

Ex. '1'

Declaration of Melani Schulte

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**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEVADA**

In Re:

MELANI SCHULTE and
WILLIAM R. SCHULTE,
2704 SATTLEY LLC,
HOT ENDEAVOR LLC,
1341 MINUET LLC,
1708 PLATO PICO LLC,
2228 WARM WALNUT LLC,
9425 VALLEY HILLS LLC,
9500 ASPEN GLOW LLC,
5218 MISTY MORNING LLC,
CHERISH LLC,
SABRECO INC.,
KEEP SAFE LLC,

Debtors.

Case No. 09-29123-MKN

Chapter 11
Jointly Administered with:
09-31585- MKN
09-27238- MKN
09-27909- MKN
09-27910- MKN
09-27911- MKN
09-27912- MKN
09-27913- MKN
09-27914- MKN
09-27916- MKN
09-28513- MKN
09-31584- MKN

Date: May 26, 2021
Time: 9:30 a.m.

**PURSUANT TO 28 U.S.C. §1746 MELANI SCHULTE
DECLARES THE FOLLOWING:**

I, Melani Schulte, declare under penalty of perjury the following:

1. That I am one of the above-mentioned Debtors in this chapter 11 bankruptcy case filed on October 11, 2009.
2. That on Schedule B of the petition, we listed many properties, including one located at 1392 Echo Falls Ave., Las Vegas Nevada 89123 ("Echo Falls Ave.").
3. That on January 28, 2010, The Bank of New York Mellon filed a Motion for Relief from Stay Property: 1392 Echo Falls Ave. (Dkt.#62).
4. That on January 29, 2010 the Plan of Reorganization (Dkt. #67) and Disclosure Statement was filed (Dkt. #68).
5. That on January 31, 2010, Secured Creditor Litton Loan Servicing filed a Proof of Claim (claim no. 51-1), which lists \$17,59348 in pre-petition arrears

and a total claim of \$128,482.54 due as of date of filing.

6. That on February 25, 2010 we filed an Opposition to Motion for Relief from Stay (Dkt.#100).
7. That on May 31, 2010 the Amended Disclosure Statement was filed (Dkt.# 250).
8. That on May 31, 2010, the Amended Plan of Reorganization (Dkt.# 251) and Exhibit B (Table of Properties) to Disclosure Statement was filed (Dkt.# 252).
9. That on June 7, 2010, we filed a Supplemental Opp and Objections to Motion for Relief Of Stay (Dkt.#311).
10. That on August 14, 2010, the Motion to Value Collateral Property located at Property: 1392 Echo Falls Ave., Las Vegas Nevada 89123 on the second mortgage was filed (Dkt.#541).
11. That on September 22, 2010 a Stipulation was filed between Litton Loan Re: Treatment of Litton Loan Mortgage's Claim on Echo Falls Ave. (Dkt. #703). In the Agreed Stip it stated, Debtor shall make monthly adequate protection payments to the Secured Creditor, and continuing on the first day of each month thereafter pursuant to the terms of the Note and Deed of Trust. Payments shall be consistent with the value set forth for the subject property in the Motion to Value Collateral filed in Bankruptcy case 09-29123-BAM on 8/14/2010, docket #541. Payments shall be based upon the determination of value of \$132,000.00, over a term of 30 years, amortized at a fixed rate of **5.00%**. Commencing 10/1/2010, Debtor shall make regular monthly post-petition payments to Secured Creditor in the amount of **\$708.60**, and continuing on the first day of each month thereafter pursuant to the terms of the Note and Deed of Trust. Payments shall be made directly to: Litton Loan Servicing, LP Attn: Cash Management 4828 Loop Central Drive Houston, TX 77081, with reference to the last four digits of the Loan Number 2478, or as otherwise directed. The Debtor shall timely perform all of their obligations under Secured Creditor's loan documents as they come due, including but not limited to the payment of real estate taxes, maintaining insurance coverage, and any and all senior liens. In the event Debtor fails to timely perform any

of the obligations set forth in this Order, Secured Creditor shall notify Debtor and Debtor's counsel of the default in writing. Debtor shall have ten (10) calendar days from the date of the written notification to cure the default, plus an additional \$100.00 for attorneys' fees. If Debtor fails to timely cure the default, Secured Creditor shall be entitled to lodge a Declaration of Default and an Order Terminating the Automatic Stay. The Order shall be entered without further hearing. The automatic stay shall be immediately terminated and extinguished for all purposes as to Secured Creditor and Secured Creditor may proceed with and hold a trustee's sale of the subject property, pursuant to applicable state law, and without further Court Order of proceeding being necessary, commence any action necessary to obtain complete possession of the subject Property, including unlawful detainer, if required. Upon disposition of collateral, secured collateral, secured creditor will amend or delete its Proof of Claim and provide Trustee notice of the same. If Debtor defaults on the obligations set forth herein on more than three (3) occasions, Secured Creditor may lodge a Declaration and Order Terminating the Automatic Stay. The Order shall be entered without further hearing. The automatic stay shall be immediately terminated and extinguished for all purposes as to Secured Creditor and Secured Creditor may proceed with and hold a trustee's sale of the subject property, pursuant to applicable state law, and without further Court Order of proceeding being necessary, commence any action necessary to obtain complete possession of the subject Property, including unlawful detainer, if required. Upon disposition of collateral, secured creditor will amend or delete its Proof of Claim and provide Trustee with notice of the same. (Dkt.#703, p.1-3).

12. That on September 24, 2010 the Agreed Order was granted on the Stipulated Order Regarding Treatment of Creditor's Claim Pursuant to Chapter 11 plan (Dkt.#717).
13. That on September 24, 2010 the Order Granting Collateral, "Strip Off" and Modify Rights of Unsecured Creditors Pursuant to 11 U.S.C. Section 506(a) and Section 1123 for the Real Property Located at 1392 Echo Falls Ave., Las

Vegas Nevada 89123 was entered (Dkt.# 716).

14. That on October 5, 2010, the Second Amended Disclosure Statement (Dkt. #752) and the Amended Plan #3 of Reorganization was filed (Dkt.# 753).
15. That on November 9, 2010, the Third Amended Disclosure Statement was filed (Dkt. #816).
16. That on November 23, 2010, the Amended Plan #4 of Reorganization was filed (Dkt. #834) and on November 23, 2010, the Fourth Amended Disclosure Statement was filed (Dkt. #832).
17. Debtors Amended Chapter 11 Plan #4 ("Confirmed Plan") incorporated the Agreed Order by reference to Litton Loan's class treatment, and the Court confirmed the proposed plan on March 8, 2011 ("Confirmation Order").
18. That on October 11, 2011 Ocwen Loan Servicing, LLC filed a Transfer of Claim for Security (Dkt.#992).
19. That on or about April 17, 2013, I received a mortgage statement from Ocwen.

It listed: **Account Information**

*Current Principal Balance:	107,313.78
Post-Petition Interest Rate:	5.87500%
Pre-Petition Interest Rate:	.00000%
Post-Petition Due Date:	12/01/2010
Contractual Due Date:	03/01/2010
Escrow Advance Balance:	4,618.24-
Interest Paid Year-To-Date:	529.64
Taxes Paid Year-To-Date:	317.76
Beginning Principal Balance:	108,182.13
Principal Reductions Year-To-Date:	868.35
Beginning Escrow Balance:	4,518.67-
Escrow Deposits/Adjustments Year-To-Date:	218.19
Escrow Disbursements/Adjustments Year-To-Date:	317.76-
Recently Assessed Amounts:	
04/04/13 Foreclosure Costs:	65.00

*This is the principal balance only, not the amount to pay your account in full.

Details of Amount Due

Current Post-Petition Amount Due:

Principal: 1,020.21
 Interest: 377.78
 Escrow: 218.19
 Less: Partial Payment Amount: 732.94-
 Current Post-Petition Amount Due by 05/01/13: 883.24
 Post-Petition Past Due Amounts:
 Principal: 27,519.06
 Interest: 13,022.65
 Escrow: 6,327.51
 Post-Petition Past Due Amount DUE IMMEDIATELY 46,869.22
 Post-Petition Amount Due: 47,752.46
 Assessed Fees/Expense Outstanding:
 Info Only- Late Charges: 1,817.40
 Info Only-Current-Foreclosure Cost: 65.00
 Info Only-Current-Foreclosure Cost: 18.00
 Info Only-Prev-Prior Servicer Fees: 3,333.66
Total Fees/Expense Outstanding: 5,443.76

Recent Account Activity

Date	Description	Principal	Interest	Escrow	Optional	Late	Fees/Other	Suspense	Total
03/05/13	Payment			218.19		Charges		907.58-	708.60
03/05/13	Payment	868.35	529.64						708.60
04/02/13	Suspense							708.60	
	Payment								

At the bottom on the Detach portion of the page it listed, **AMOUNT DUE** \$47,752.46; If Received after 05/17/2013 add Late Charge of: \$69.90; Total Amount Due with Late Charge: \$47,822.36. (Ex. '2', p.2).

20. That on or about June 17, 2013, I received a mortgage statement from Ocwen. It listed: **Account Information**

*Current Principal Balance: 106,441.18
 Post-Petition Interest Rate: 5.87500%
 Pre-Petition Interest Rate: .00000%
 Post-Petition Due Date: 01/01/2011
 Contractual Due Date: 04/01/2010

Escrow Advance Balance: 4,400.05-
 Interest Paid Year-To-Date: 1,055.03
 Taxes Paid Year-To-Date: 317.75
 Beginning Principal Balance: 108,182.13
 Principal Reductions Year-To-Date: 1,740.95
 Beginning Escrow Balance: 4,518.67-
 Escrow Deposits/Adjustments Year-To-Date: 436.38
 Escrow Disbursements/Adjustments Year-To-Date: 317.76-
 *This is the principal balance only, not the amount to pay your account in full.

Details of Amount Due

Current Post-Petition Amount Due:

Principal: 1,030.22

Interest: 367.77

Escrow: 218.19

Less: Partial Payment Amount: 533.96-

Current Post-Petition Amount Due by 05/01/13: 1,082.22

Post-Petition Past Due Amounts:

Principal: 28,678.99

Interest: 13,260.71

Escrow: 6,546.70

Post-Petition Past Due Amount DUE IMMEDIATELY 46,485.40

Post-Petition Amount Due: 49,567.62

Assessed Fees/Expense Outstanding:

Info Only- Late Charges: 209.70

Info Only-Current-Foreclosure Cost: 1,817.40

Info Only-Current-Foreclosure Cost: 83.00

Info Only-Prev-Prior Servicer Fees: 3,333.66

Total Fees/Expense Outstanding: 5,443.76

Recent Account Activity

Date	Description	Principal	Interest	Escrow	Optional	Late Charges	Fees/Other	Suspense	Total
05/21/13	Payment			218.19				198.98-	1,417.20
05/21/13	Payment	872.60	525.39						

(Ex. '2', p.4).

21. That on or about August 19, 2013, I received a mortgage statement from Ocwen. It listed: **Account Information**

*Current Principal Balance:	106,441.18
Post-Petition Interest Rate:	5.87500%
Pre-Petition Interest Rate:	.00000%
Post-Petition Due Date:	01/01/2011
Contractual Due Date:	04/01/2010
Escrow Advance Balance:	5,109.06-
Interest Paid Year-To-Date:	1,055.03
Taxes Paid Year-To-Date:	649.77
Beginning Principal Balance:	108,182.13
Principal Reductions Year-To-Date:	1,740.95
Beginning Escrow Balance:	4,518.67-
Escrow Deposits/Adjustments Year-To-Date:	436.38
Escrow Disbursements/Adjustments Year-To-Date:	1,026.77-

*This is the principal balance only, not the amount to pay your account in full.

Details of Amount Due

Current Post-Petition Amount Due:

Principal:	1,040.33
Interest:	357.66
Escrow:	218.19
Less: Partial Payment Amount:	533.96-
Current Post-Petition Amount Due by 05/01/13:	1,082.22
Post-Petition Past Due Amounts:	
Principal:	30,744.48
Interest:	13,991.20
Escrow:	6,982.08

Post-Petition Past Due Amount DUE IMMEDIATELY 51,717.76

Post-Petition Amount Due: 52,799.98

Assessed Fees/Expense Outstanding:

Info Only- Late Charges:	209.70
Info Only-Current-Foreclosure Cost:	1,817.40
Info Only-Current-Foreclosure Cost:	83.00
Info Only-Prev-Prior Servicer Fees:	3,333.66

Total Fees/Expense Outstanding: 5,443.76

Recent Account Activity

Date	Description	Principal	Interest	Escrow	Optional	Late Charges	Fees/Other	Suspense	Total
07/25/13	Insurance			377.00-					377.00
07/29/13	Disbursement								
	CENTURY								
	NATIONAL								
	INSURANCE								
	CO								
	Tax			332.01-					332.01-
	Disbursement								
	CLARK								
	COUNTY								
	TREASURERS								
	OFFICE								

At the bottom on the Detach portion of the page it listed, **AMOUNT DUE** \$52,799.98; If Received after 09/17/2013 add Late Charge of: \$69.90; Total Amount Due with Late Charge: \$52,869.88 (Ex. '2', p.6).

22. That on or about February 4, 2014, I received a letter from Ocwen. It stated, We are pleased to assist you in identifying solutions for your mortgage questions. **We have assigned a dedicated mortgage assistance expert to help you, Martha Garcia, who will be your personal Relationship Manager. Martha Garcia** will carefully review your situation and application materials, make sure your information is complete and work with you to identify the best potential resolution options. At the bottom of the page it further listed, Notice Regarding Bankruptcy: Please be advised that this letter is in no way an attempt to collect either a pre-petition, post petition or discharge debt. If your bankruptcy case is still active, no action will be taken in willful violation of the Automatic Stay. If you have received an Order of Discharge in a bankruptcy case, any action taken by us is for the sole purpose of protection our lien interest in the underlying mortgaged property and is not an attempt to recover any amounts from you personally. Finally, if you are in an active Chapter 11, 12 or 13 bankruptcy case and an Order for Relief from the Automatic Stay has not been issued, you should continue to make payments in accordance with your plan. If your loan has been paid in full or already foreclosed upon, this is not attempt to collect any additional funds from you (Ex. '3', p.2).

- 1 23. That on or about March 5, 2014, I received a letter from Ocwen. It stated, We
2 are pleased to assist you in identifying solutions for your mortgage questions.
3 **We have assigned a dedicated mortgage assistance expert to help**
4 **you, Verlean Reese, who will be your personal Relationship**
5 **Manager. Verlean Reese** will carefully review your situation and
6 application materials, make sure your information is complete and work with
7 you to identify the best potential resolution options At the bottom of the page
8 it further listed, Notice Regarding Bankruptcy: Please be advised that this
9 letter is in no way an attempt to collect either a pre-petition, post petition or
10 discharge debt. If your bankruptcy case is still active, no action will be taken
11 in willful violation of the Automatic Stay. If you have received an Order of
12 Discharge in a bankruptcy case, any action taken by us is for the sole purpose
13 of protection our lien interest in the underlying mortgaged property and is
14 not an attempt to recover any amounts from you personally. Finally, if you
15 are in an active Chapter 11, 12 or 13 bankruptcy case and an Order for Relief
16 from the Automatic Stay has not been issued, you should continue to make
17 payments in accordance with your plan. If your loan has been paid in full or
18 already foreclosed upon, this is not attempt to collect any additional funds
19 from you (Ex. '3', p.4).
- 20 24. That on or about May 22, 2014, I received a letter from Ocwen. It stated, We
21 have received your correspondence requesting research to be performed for
22 the above referenced loan. It is Ocwen's policy to perform all research and
23 provide a written response to you within twenty (20) days from the receipt of
24 your letter. Ocwen may need to contact you for further information in order
25 to process your request (Ex. '3', p.7).
- 26 25. That on or about May 29, 2014, I received another letter from Ocwen. It
27 stated, Our company has recently received a request for information on the
28 above referenced loan, which is enclosed for your review (Ex. '3', p.8).
- 29 26. That on or about July 21, 2014, I received a **ESCROW ACCOUNT**
30 **DISCLOSURE STATEMENT-BANKRUPTCY PROJECTIONS FOR**
31 **THE YEAR** from Ocwen. It stated, This notice is being sent to you because

Ocwen Loan Servicing, LLC has been notified that a proceeding under Chapter 11 of the Bankruptcy Code involving you was commenced on 10/11/2009. This notice relates to your postpetition escrow payments and disbursements only. It further list, Escrow Balance as of the date of Bankruptcy filing : \$-8,134.69; Escrow due for Disbursement in the month of Bankruptcy filing Oct 2009 : \$0.00; Amount to be part of the Proof Of Claim– Pre-petition Escrow due :-\$8,134.69; Post Petition Escrow balance as of the date of Bankruptcy filing : \$188.16.

Description of Next Disbursement	Due Date of Next Disbursement	Estimated Amount(s) of Next Disbursement
County Tax	Sep 2014	\$331.10
County Tax	Dec 2014	\$331.10
County Tax	Feb 2015	\$331.10
County Tax	July 2015	\$332.01
Hazard Insurance	Aug 2015	\$390.00
Total Annual Disbursements		\$1,715.31
Target Escrow Payment		\$142.94 (1/12th of \$1,715.31

Total Shortage \$4,642.38 (Ex. '3', p.14).

27. That on or about August 21, 2015, I received a Notice of Transfer of Loan from Shellpoint Mortgage Servicing. It stated, Shellpoint Mortgage Servicing would like to welcome you and inform you that effective 08/17/2015, the servicing of your loan has been transferred from Bank of America, N.A. to Shellpoint Mortgage Servicing. (Ex. '4', p.2).
28. That on November 3, 2015, the Amended Application for the Entry of the Discharge of Debtors (Dkt.# 1152). Shellpoint did not object. On December 15, 2015, the Court entered its Stipulated Order Granting Amended Motion for Discharge of Debtors (Dkt.#1181).
29. That I received a discharge on December 15, 2015. (Dkt.#1182)
30. That I continued making the payments in accordance with the Stipulation, including paying the monthly principal and interest payments.

31. That on or about February 2, 2016, I received a letter from Shellpoint. It stated, We have assigned a Specialist to assist you throughout the Loss Mitigation process concerning your mortgage loan. We will perform an evaluation of your financial condition and determine your qualifications for all alternatives that may be applicable for this account. As of the date of this letter, the account balance is \$128,870.89. Because of interest, late charges, and other charges that may vary from day to day, the amount due on the day you pay may be greater (Ex. '5', p.2).

32. That on or about February 8, 2016, Shellpoint actually broke into my home, and changed the locks & winterized my home causing damage to the pipes & plumbing. No Notice of Default was filed prior to this break in.

33. That I have pictures and a police report.

34. That attached are true and correct copies of the pictures and the police report.

35. That on or about May 12, 2016, I received a **NOTICE OF DEFAULT AND INTENT TO ACCELERATE** from Shellpoint. It stated, 1. You are in default because you have failed to pay the required monthly installments commencing with the payment due 11/01/2012.; 2. As of 05/12/2016, total monthly payments (including principal, interest, and escrow if applicable), late fees, insufficient funds (NSF) fees, and other fees and advances due under the terms of your loan documents in the total amount of \$39,792.43 are past due. This past due amount is itemized below. Currently, your interest rate is 5%. The anticipated date of your next interest rate change is not applicable. It also list,

PITI for 43 months:	\$39,851.97
Unpaid Late charge(s):	\$35.43
Unpaid Non-sufficient funds charge(s)	\$0.00
Outstanding legal fees and costs:	\$550.00
Unpaid Broker price opinion fees:	\$0.00
Unpaid Inspection fees:	\$13.00
Other Unpaid fees:	\$45.00
Escrow advance (for non-escrowed loans):	\$0.00
Escrow shortage (for escrowed loans):	\$2,344.72

Prepayment Fees: \$0.00
 Total amount due: \$39,792.43
 (Ex. '5', p.5).

36. That on or about June 27, 2016, I received a **Notice of Referral to Foreclosure** from Shellpoint. It stated, **Your mortgage loan payment is past due and your property may be referred to foreclosures unless immediate action is taken.** You may be able to avoid foreclosure by paying the total amount necessary to bring the account current (see "Important Account Information"). **Important Account Information as of 06/27/2016: A. The total amount needed to reinstate or to bring the account current is: \$40,816.08.** Please note this amount is subject to change. Please call us for the most current amount.; B. The amount of the principal obligation under the mortgage is: \$128,870.89; C. The date through which the account is paid is: 10/01/2012; D. The date of last full payment was: 04/17/2015; E. As of today, you are due for: 11/01/2012; F. As of today, the interest rate in effect for the loan is : 5%; G. The date on which the interest rate may next reset or adjust is: Not Applicable; H. The amount of any prepayment fee to be charge is: \$0.00; I. The amount of late payment fees included in the above reinstatement amount is: \$106.29 (Ex. '5', p.10).
37. That on or about July 25, 2016, I received a letter from Shellpoint. It stated, The above referenced mortgage loan serviced by Shellpoint Mortgage Servicing ("Shellpoint"), on the above referenced property is in default and foreclosure proceedings have or may soon commence. Because you have not taken steps to resolve the delinquency, we have been instructed by the owner of your mortgage loan to commence foreclosure. In addition to foreclosing on the property, the owner of the mortgage loan may seek a deficiency judgment against you if the proceeds from the foreclosure sale do not pay off the amount you owe on the mortgage loan (Ex. '5', p.14).
38. That on or about August 25, 2016, I received a letter from TRUSTEE CORPS. It stated, With regards to the above referenced file our office is handling, enclosed please find or REINSTATEMENT and/or PAY OFF Demand, which

you have requested. It further list, **REINSTATEMENT DEMAND**

Payments \$42,532.34

Total Corp. Adv/Late/NSF/Atty Fees \$837.15

Unapplied Balance \$-702.97

Trustees Fees \$457.50

TOTAL amount due to REINSTATE loan: \$43,224.02

THIS STATEMENT EXPIRES ON 08/31/2016 @ 3:00p.m.

(Ex. '5', p.16).

39. That on or about September 6, 2016 I received a Substitution of Trustee (Ex. (Ex. '5', p.20).

40. That on or about September 7, 2016 I received a Cooperative Short Sale or Deed-in-Lieu Offer from Shellpoint. It stated, Shellpoint Mortgage Servicing wants to work with you on any possible options to avoid foreclosure. You may eligible for our Cooperative Short Sale Program or the Cooperative Deed-in-Lieu Program. By participating in either of these programs you could earn up to \$23,716.74 in relocation assistance. These programs are specifically designed to help borrowers who are unable to afford their mortgage and want to avoid foreclosure (Ex. '5', p.24).

41. That on or about October 27, 2016, I received a letter from Shellpoint. It stated, Principal Balance: \$128,870.89; We understand that financial circumstances may change from time to time, affecting your ability to meet your obligations. We're concerned about your recently missed mortgage payment and want to offer our assistance in case you are unable to catch up (Ex. '5', p.26).

42. That on or about December 12, 2016, I received a letter from Shellpoint. It stated, Principal Balance: \$128,870.89; **ACT NOW! LAST CHANCE TO APPLY FOR THE HOME AFFORDABLE MODIFICATION AND FORECLOSURE ALTERNATIVES PROGRAMS!** On December 30, 2016, the Home Affordable Modification Program ("HAMP") and the Home Affordable Foreclosure Alternatives Program ("HAFA") will be retired. This will be your last opportunity to apply for these programs. If approved for

HAMP, you could be eligible for a reduced monthly payment and up to \$10,000 in performance incentives. If approved for HAFA, you will have an opportunity to exit your home and be relieved of the remaining mortgage debt through a short sale or a deed-in-lieu of foreclosure. HAFA provides eligible homeowners with \$10,000 in relocation assistance (Ex. '5', p.44).

43. That on or about December 22, 2016, I received another letter from Shellpoint. It stated, Principal Balance: \$128,870.89. **United States Department of Housing and Urban Development Office of Housing Servicemembers Civil Relief Act Notice Disclosure; Legal Rights and Protections Under the SCRA**; Servicemembers on "active duty" or "active service," or a dependent of such a servicemember may be entitled to certain legal protections and debt relief pursuant to the Servicemember Civil Relief Act (50 USC App. §§501-596)(SCRA) (Ex. '5', p.46).

44. That on January 13, 2017, Shellpoint filed a Notice of Breach and Default and Election to Cause Sale of Real Property Under Deed of Trust (Ex. '6', p.2).

45. That on or about January 18, 2017, I received another letter from Shellpoint. It stated, We are writing to let you know that your mortgage is currently in foreclosure. However, you may still have an opportunity to keep your home or prevent foreclosure, even if you previously indicated that you do not wish to stay in your home (Ex. '6', p.8).

46. That on or about January 19, 2017, I received a mortgage statement from Shellpoint. It listed, **Payment Date 02/01/2017; Payment Amount \$48,637.48**. It also list,

Account Information

Outstanding Principal \$128,870.89

Interest Rate 5.000%

Prepayment Penalty No

Last Paid Installment 10/1/2012

Explanation of Amount Due;

Principal \$212.18

Interest \$496.42

Escrow (Taxes and Insurance) \$151.37

Regular Monthly Payment \$859.97

Total Fees and Charges \$0.00

Overdue Payment \$47,777.51

Total Amount Due \$48,637.48

Past Payments Breakdown

	Paid Last Month	Paid Year to Date
Principal	\$0.00	\$0.00
Interest	\$0.00	\$0.00
Escrow	\$0.00	\$0.00
Fees/Late Charges	\$0.00	\$0.00
Partial Payment (Unapplied)	\$0.00	\$702.97
Total	\$0.00	\$702.97

Important Message

***Partial Payments:** Any partial payments that you make are not applied to your mortgage, but instead are held in a separate suspense account according to applicable state law. If you pay the balance of a partial payment, the funds will be applied to your mortgage. **Transaction Activity**

(12/19/2016- 1/18/2017)

<u>Date</u>	<u>Description</u>	<u>Charges</u>	<u>Payments</u>
12/23/2016	Late Charge Waive	(\$35.43)	
1/3/2017	FC Costs Disbursement	\$55.00	
1/5/2017	Property Inspection Disbursement	\$13.00	
12/23/2016	Late Charge Assess (because full payment not received by 1/15/2017)	\$35.43	

Additional Information

<u>Date</u>	<u>Description</u>	<u>Amount</u>
01/18/2017	Escrow Balance	\$880.96

At the bottom on the Detach portion of the page it listed

Mortgage Payment Coupon; Amount Due; Due By 2/1/2017:

\$48,637.48. On the second page it further list,

****Delinquency Notice****

You are late on your mortgage payments. Failure to bring your loan current may result in fees and foreclosure- the loss of your home. As of January 18,2017, you are 1,540 days delinquent on your mortgage loan.

Recent Account History

- Payment due 8/1/16: unpaid balance of \$43,166.87
- Payment due 9/1/16: unpaid balance of \$962.22
- Payment due 10/1/16: unpaid balance of \$962.22
- Payment due 11/1/16: unpaid balance of \$895.40
- Payment due 12/1/16: unpaid balance of \$895.40
- Payment due 1/1/17: unpaid balance of \$895.40
- Current payment due 02/1/17: \$859.97

• Total: \$48,637.48 due. You must pay this amount to bring your loan current (Ex. '6', p.9).

47. That on or about February 16, 2017, I received a mortgage statement from Shellpoint. It listed, **Payment Due Date 03/01/2017; Payment Amount \$50,720.35.** It also list,

Account Information

Outstanding Principal \$128,870.89

Interest Rate 5.000%

Prepayment Penalty No

Last Paid Installment 10/1/2012

Explanation of Amount Due;

Principal \$213.07

Interest \$495.53

Escrow (Taxes and Insurance) \$151.37

Regular Monthly Payment \$859.97

Total Fees and Charges \$0.00

Overdue Payment \$49,860.38

Total Amount Due \$50,720.35

Past Payments Breakdown

	Paid Last Month	Paid Year to Date
Principal	\$0.00	\$0.00
Interest	\$0.00	\$0.00
Escrow	\$0.00	\$0.00
Fees/Late Charges	\$0.00	\$0.00
Partial Payment (Unapplied)	\$0.00	\$702.97
Total	\$0.00	\$702.97

Important Message

***Partial Payments:** Any partial payments that you make are not applied to your mortgage, but instead are held in a separate suspense account according to applicable state law. If you pay the balance of a partial payment, the funds will be applied to your mortgage. **Transaction Activity (1/19/2017- 2/15/2017)**

<u>Date</u>	<u>Description</u>	<u>Charges</u>	<u>Payments</u>
2/2/2017	Recording Cost Disbursement	\$222.00	
2/2/2017	Recording Cost Disbursement	\$43.00	
2/2/2017	Certified Mail Cost Disbursement	\$144.90	
2/2/2017	FC Costs Disbursement	\$75.00	
2/2/2017	FC Costs Disbursement	\$420.00	
2/2/2017	Foreclosure Trustee Disbursement	\$305.00	
12/14/2017	Property Inspection Disbursement	\$13.00	

Additional Information

<u>Date</u>	<u>Description</u>	<u>Amount</u>
2/15/2017	Escrow Balance	\$528.31
2/14/2017	County Tax Bill 4	(\$352.65)

At the bottom on the Detach portion of the page it listed

Mortgage Payment Coupon; Amount Due; Due By 3/1/2017:

\$50,720.35. On the second page it further list,

****Delinquency Notice****

You are late on your mortgage payments. Failure to bring your loan

current may result in fees and foreclosure- the loss of your home. As of February 15, 2017, you are 1,568 days delinquent on your mortgage loan.
Recent Account History

- Payment due 9/1/16: unpaid balance of \$45,351.99
- Payment due 10/1/16: unpaid balance of \$962.22
- Payment due 11/1/16: unpaid balance of \$895.40
- Payment due 12/1/16: unpaid balance of \$895.40
- Payment due 1/1/17: unpaid balance of \$895.40
- Payment due 2/1/17: unpaid balance of \$859.97
- Current payment due 3/1/17: \$859.97
- **Total: \$50,720.35 due. You must pay this amount to bring your loan current** (Ex. '6', p.11).

48. That on or about March 19, 2017, I received a mortgage statement from Shellpoint. It listed, **Payment Due Date 4/01/2017; Amount Due \$51,628.75**. It also list,

Account Information

Outstanding Principal \$128,870.89
Interest Rate 5.000%
Prepayment Penalty No
Last Paid Installment 10/1/2012

Explanation of Amount Due;

Principal \$213.95
Interest \$494.65
Escrow (Taxes and Insurance) \$151.37

Regular Monthly Payment \$859.97

Total Fees and Charges \$35.43

Overdue Payment \$50,733.35

Total Amount Due \$51,628.75

Past Payments Breakdown

	Paid Last Month	Paid Year to Date
Principal	\$0.00	\$0.00

Interest	\$0.00	\$0.00
Escrow	\$0.00	\$0.00
Fees/Late Charges	\$0.00	\$0.00
Partial Payment (Unapplied)	\$0.00	\$702.97
Total	\$0.00	\$702.97

Important Message

***Partial Payments:** Any partial payments that you make are not applied to your mortgage, but instead are held in a separate suspense account according to applicable state law. If you pay the balance of a partial payment, the funds will be applied to your mortgage. **Transaction Activity (2/16/2017- 3/18/2017)**

<u>Date</u>	<u>Description</u>	<u>Charges</u>	<u>Payments</u>
2/17/2017	Late Charge Assess (because full payment not received by 2/16/2017)	\$35.43	
3/10/2017	Property Inspection Disbursement	\$13.00	

Additional Information

<u>Date</u>	<u>Description</u>	<u>Amount</u>
2/18/2017	Escrow Balance	\$528.31

At the bottom on the Detach portion of the page it listed

Mortgage Payment Coupon; Amount Due; Due By 4/1/2017:

\$51,628.75. On the second page it further list,

****Delinquency Notice****

You are late on your mortgage payments. Failure to bring your loan current may result in fees and foreclosure- the loss of your home. As of March 18, 2017, you are 1,599 days delinquent on your mortgage loan.

Recent Account History

- Payment due 10/1/16: unpaid balance of \$46,327.21
- Payment due 11/1/16: unpaid balance of \$895.40
- Payment due 12/1/16: unpaid balance of \$895.40
- Payment due 1/1/17: unpaid balance of \$895.40
- Payment due 2/1/17: unpaid balance of \$895.40

• Payment due 3/1/17: unpaid balance of \$8559.97

• Current payment due 4/1/17: \$859.97

• **Total: \$51,628.75 due. You must pay this amount to bring your loan current** (Ex. '6', p.13).

49. That on or about March 21, 2017 I mailed a certified letter to Shellpoint Mortgage Servicing Requesting information (Ex. '6', p.15).

50. That on or about March 24, 2017, I faxed a letter to Trustee Corp. Requesting a reinstatement quote and a payoff quote (Ex. '6', p.18).

51. That on or about March 27, 2017, I received a letter from Shellpoint. It stated, We understand that financial circumstances may change from time to time, effecting your ability to meet your obligations. We're concerned about your recently missed mortgage payment(s) and want to offer our assistance in case you are unable to catch up (Ex. '6', p.20).

52. That on or about March 28, 2017, I faxed another letter to Trustee Corp. Requesting a reinstatement quote and request for Information (Ex. '6', p.37).

53. That on or about March 28, 2017, I received a letter from Trustee Corps regarding the requested information letter she mailed them (Ex. '6', p.40).

54. That on or about March 29, 2017 I received a letter from Shellpoint. It stated, This letter is in response to *your* recent inquiry regarding the above-referenced account serviced by Shellpoint Mortgage Servicing on behalf of THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF CWALT, INC., ALTERNATIVE LOAN TRUST 2004-28CB, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2004-28CB, the owner of your loan. We are working to gather the requested information and will forward it to you as soon as possible (Ex. '6', p.49).

55. That on or about March 30, 2017 I received the signed receipt by Shellpoint Mortgage Servicing regarding her letter (Ex. '6', p.16).

56. That on or about April 13, 2017 I received a letter from Shellpoint. It stated, This letter is in response to *your* recent inquiry regarding the above-referenced account serviced by Shellpoint Mortgage Servicing on behalf of

1 THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS
2 TRUSTEE FOR THE CERTIFICATEHOLDERS OF CWALT, INC., Alternative
3 Loan Trust 2004-28cb, Mortgage Pass-Through Certificates, Series 2004-
4 28cb, (“Bony As Trustee For Cwalt 2004-28cb”) . Shellpoint began servicing
5 this loan on or About 17, 2015 (Ex. ‘6’, p.51).

6 57. That on or about April 20, 2017 I mailed a certified letter to Shellpoint
7 Mortgage Servicing Requesting information (Ex. ‘6’, p.53).

8 58. That on June 1, 2017, Shellpoint filed a Notice of Trustee’s Sale Important
9 Notice to Property Owner (Ex. ‘6’, p.57).

10 59. That on or about June 1, 2017, I faxed a letter to Trustee Corp. Requesting a
11 reinstatement quote ASAP for the aforementioned mortgage on the stated
12 property (Ex. ‘6’, p.60).

13 60. That on or about June 27, 2017, I received a letter from Trustee Corps
14 regarding the REINSTATEMENT and/or PAY OFF Demand which *you* have
15 requested (Ex. ‘6’, p.67).

16 61. That on June 28, 2017, The Law Offices of Amberllea Davis faxed a letter on
17 my behalf to National Title Company, Trustee Corp. and Nevada Legal News
18 Requesting Trustee’s Sale Date to be taken off calendar (Ex. ‘6’, p.71).

19 62. That on or about June 29, 2017, I received a letter from Trustee Corps. It
20 stated,, You are hereby notified that the Trustee’s Sale listed for the above
21 referenced property has been postponed to Monday, August 14, 2017 at 10:00
22 AM. (Ex. ‘6’, p.75).

23 63. That on or about August 14, 2017, I received a letter from Trustee Corps. It
24 stated,, You are hereby notified that the Trustee’s Sale listed for the above
25 referenced property has been postponed to Thursday, September 14, 2017 at
26 10:00 AM. (Ex. ‘6’, p76).

27 64. That on or about October 27, 2017, I received a letter from Shellpoint. It
28 stated,, Shellpoint Mortgage Servicing (“Shellpoint”) is committed to offering
assistance and exploring options that may assist our borrowers who filed for
bankruptcy with a temporary or long-term solution. If you fill out the
attached forms and return them to us, we will be able to explore all the

options that are available. If you are an attorney representing the borrower, please fill out and provide the attached consent form to initiate the process (Ex. '6', p.78).

65. That on or about November 6, 2017 I mailed a certified letter to Shellpoint Mortgage Servicing second Request for information (Ex. '6', p.94).

66. That on or about April 5, 2018 I received a Cooperative Deed-in-Lieu or Short Sale Offer from Shellpoint. It stated, Shellpoint Mortgage Servicing ("Shellpoint") wants to work with you on any possible options to avoid foreclosure. We understand this is a difficult time and we want to help. You may eligible for our Cooperative Deed-in-Lieu Program or Cooperative Short Sale Program. Our offer is now especially attractive, as it includes an incentive up to \$20,000.00 to help you settle other possible existing liens on the property as well as provide relocation assistance. These programs are specifically designed to help borrowers who are unable to afford their mortgage and want to avoid foreclosure (Ex. '7', p.2).

67. That on or about April 20 2018, I received a mortgage statement from Shellpoint. It listed, **Payment Date 05/01/2018; Payment Amount \$63,195.63.** It also list, **Explanation of Payment Amount;**

Principal \$225.84

Interest \$482.76

Escrow (Taxes and Insurance) \$155.51

Regular Monthly Payment \$864.11

Total Fees and Charges \$35.43

Past Unpaid Payment \$62,296.09

Total Payment Amount \$63,195.63

Past Payment Breakdown

	Paid Last Month	Paid Year to Date
Principal	\$0.00	\$0.00
Interest	\$0.00	\$0.00
Escrow	\$0.00	\$0.00
Fees/Late Charges	\$0.00	\$0.00
Partial Payment (Unapplied)	\$0.00	\$702.97
Total	\$0.00	\$702.97

Account Information

Outstanding Principal \$128,870.89

Interest Rate 5.000%

Prepayment Penalty None

Bankruptcy Message

Our records show that either you are a debtor in bankruptcy or you discharged personal liability for your mortgage loan in bankruptcy.

Important Message

***Partial Payments:** Any partial payments that you make are not applied to your mortgage, but instead are held in a separate suspense account according to applicable state law. If you pay the balance of a partial payment, the funds will be applied to your mortgage.

****Account History******Recent Account History**

- Payment due 11/01/17: unpaid balance of \$58,044.36
- Payment due 12/01/17: unpaid balance of \$829.36
- Payment due 01/01/18: unpaid balance of \$829.36
- Payment due 02/01/18: unpaid balance of \$829.36
- Payment due 03/01/18: unpaid balance of \$899.54
- Payment due 04/01/18: unpaid balance of \$899.54
- Payment due 05/01/18: current payment due

• Total: \$63,195.63 unpaid amount that, if paid, would bring your loan current. At the bottom on the Detach portion of the page it listed **Payment Amount; Payment Date 05/01/2018; Payment Amount \$63,195.63** (Ex. '7', p.6).

68. That on or about April 23, 2018 I faxed a letter to Shellpoint Mortgage Servicing asking for the information she had requested over the last 2 years and to honor her 2009 bankruptcy confirmation order (Ex. '7', p.8).
69. That on or about April 25, 2018, I received a letter from Shellpoint. It stated, Shellpoint Mortgage Servicing ("Shellpoint") is committed to offering assistance and exploring options that may assist our borrowers who filed for bankruptcy with a temporary or long-term solution. If you fill out the attached forms and return them to us, we will be able to explore all the

options that are available. If you are an attorney representing the borrower, please fill out and provide the attached consent form to initiate the process (Ex. '7', p.10).

70. That on or about May 3, 2018, I received a letter from National Default Servicing Corporation ("NDSC"), for the property at Echo Falls Avenue (Ex. '7', p.27).

71. That on or about May 7, 2018, I received a letter from Shellpoint. It stated, Thank you for your recent inquiry regarding the above referenced mortgage loan. We will review account information and provide a written response to your request within fifteen (15) days (Ex. '7', p.28).

72. That on or about May 10, 2018 I mailed a letter disputing the validity of the debt to National Default Servicing Corp. Mortgage Servicing (Ex. '7', p.32).

73. That on or about May 11, 2018 I received a Cooperative Deed-in-Lieu or Short Sale Offer from Shellpoint. It stated, Shellpoint Mortgage Servicing ("Shellpoint") wants to work with you on any possible options to avoid foreclosure. We understand this is a difficult time and we want to help. You may eligible for our Cooperative Deed-in-Lieu Program or Cooperative Short Sale Program. Our offer is now especially attractive, as it includes an incentive up to \$20,000.00 to help you settle other possible existing liens on the property as well as provide relocation assistance. These programs are specifically designed to help borrowers who are unable to afford their mortgage and want to avoid foreclosure (Ex. '7', p.33).

74. That on or about May 16, 2018, I received a letter from National Default Servicing Corporation ("NDSC"), for the property at Echo Falls Avenue. It stated, We are writing ti let you know that your mortgage loan payment is past due, and your property has been referred to foreclosure (Ex. '7', p.37).

75. That on or about May 20 2018, I received a mortgage statement from Shellpoint. It listed, **Payment Date 06/01/2018; Payment Amount \$65,584.74.** It also list,

Explanation of Payment Amount;

Principal \$226.78

Interest \$481.82

Escrow (Taxes and Insurance) \$155.51

Regular Monthly Payment \$864.11

Total Fees and Charges \$1,586.43

Past Unpaid Payment \$63,134.20

Total Payment Amount \$65,584.74

Past Payment Breakdown

Paid Last Month	Paid Year to Date	Principal
\$0.00	\$0.00	Interest
\$0.00	\$0.00	Escrow
\$0.00	\$0.00	Fees/Late Charges
\$26.00	\$0.00	Partial Payment (Unapplied)
\$0.00	\$702.97	
Total	\$26.00	\$728.97

Account Information

Outstanding Principal \$128,870.89

Interest Rate 5.000%

Prepayment Penalty None

Bankruptcy Message

Our records show that either you are a debtor in bankruptcy or you discharged personal liability for your mortgage loan in bankruptcy.

Important Message

***Partial Payments:** Any partial payments that you make are not applied to your mortgage, but instead are held in a separate suspense account according to applicable state law. If you pay the balance of a partial payment, the funds will be applied to your mortgage.

****Account History****

Recent Account History

- Payment due 12/01/17: unpaid balance of \$60,398.72
- Payment due 01/01/18: unpaid balance of \$829.36

- Payment due 02/01/18: unpaid balance of \$829.36
- Payment due 03/01/18: unpaid balance of \$899.54
- Payment due 04/01/18: unpaid balance of \$899.54
- Payment due 05/01/18: unpaid balance of \$864.11
- Payment due 06/01/18: current payment due
- **Total: \$65,584.74 unpaid amount that, if paid, would bring your loan current.** At the bottom on the Detach portion of the page it listed **Payment Amount; Payment Date 06/01/2018; Payment Amount \$65,584.74.** On the second page it list, **Transaction Activity (04/15/2018- 05/19-2018)**

<u>Date</u>	<u>Description</u>	<u>Charges</u>	<u>Payments</u>
04/17/2018	Late Charge Assess (because full payment not received by 4/16/2018)	\$35.43	\$0.00
05/02/2018	Property Inspection Disbursement	\$13.00	\$0.00
05/02/2018	Foreclosure Trustee Disbursement	\$1,525.00	\$0.00
05/17/2018	Property Inspection Disbursement	\$13.00	\$0.00
05/17/2018	Property Inspection Payment	\$0.00	\$13.00
05/18/2018	Property Inspection Payment	\$0.00	\$13.00

(Ex. '7', p.39).

76. That on or about June 18, 2018, I received a mortgage statement from Shellpoint. It listed, **Payment Date 07/01/2018; Payment Amount \$67,297.17.** It also list,

Explanation of Payment Amount;

Principal \$227.72

Interest \$480.88

Escrow (Taxes and Insurance) \$155.51

Regular Monthly Payment \$864.11

Total Fees and Charges \$848.32

Past Unpaid Payment \$65,584.74

Total Payment Amount \$67,297.17

Past Payment Breakdown

	Paid Last Month	Paid Year to Date
Principal	\$0.00	\$0.00
Interest	\$0.00	\$0.00
Escrow	\$0.00	\$0.00
Fees/Late Charges	\$0.00	\$26.00
Partial Payment (Unapplied)	\$0.00	\$702.97
Total	\$0.00	\$728.97

Account Information

Outstanding Principal	\$128,870.89
Interest Rate	5.000%
Prepayment Penalty	None

Bankruptcy Message

Our records show that either you are a debtor in bankruptcy or you discharged personal liability for your mortgage loan in bankruptcy.

Important Message

***Partial Payments:** Any partial payments that you make are not applied to your mortgage, but instead are held in a separate suspense account according to applicable state law. If you pay the balance of a partial payment, the funds will be applied to your mortgage.

****Account History******Recent Account History**

- Payment due 01/01/18: unpaid balance of \$62,076.40
- Payment due 02/01/18: unpaid balance of \$829.36
- Payment due 03/01/18: unpaid balance of \$899.54
- Payment due 04/01/18: unpaid balance of \$899.54
- Payment due 05/01/18: unpaid balance of \$864.11
- Payment due 06/01/18: unpaid balance of \$864.11
- Payment due 07/01/18: current payment due
- **Total: \$67,297.17 unpaid amount that, if paid, would bring your**

loan current. At the bottom on the Detach portion of the page it listed **Payment Amount; Payment Date 07/01/2018; Payment Amount \$67,297.17.** On the second page it list, **Transaction Activity (05/20/2018- 06/17/2018)**

<u>Date</u>	<u>Description</u>	<u>Charges</u>	<u>Payments</u>
06/11/2018	Property Inspection Disbursement	\$13.50	\$0.00
06/12/2018	Certified Mail Cost Disbursement	\$2.82	\$0.00
06/12/2018	FC Costs Disbursement	\$792.00	\$0.00
06/12/2018	Recording Cost Disbursement	\$40.00	\$0.00

(Ex. '7', p.42).

77. That on or about July 20, 2018, I received a mortgage statement from Shellpoint. It listed, **Payment Date 08/01/2018; Payment Amount \$67,465.68.** It also list,

Explanation of Payment Amount;

Principal \$228.67

Interest \$479.93

Escrow (Taxes and Insurance) \$155.51

Regular Monthly Payment \$864.11

Total Fees and Charges \$13.00

Past Unpaid Payment \$66,588.57

Total Payment Amount \$67,465.68

Past Payment Breakdown

	Paid Last Month	Paid Year to Date
Principal	\$171.64	\$171.64
Interest	\$536.96	\$536.96
Escrow	\$218.19	\$218.19
Fees/Late Charges	\$0.00	\$26.00
Partial Payment (Unapplied) -	\$218.19	\$484.78
Total	\$708.60	\$1,437.57

Account Information

Outstanding Principal \$128,699.25

Interest Rate 5.000%

Prepayment Penalty None

Bankruptcy Message

Our records show that either you are a debtor in bankruptcy or you discharged personal liability for your mortgage loan in bankruptcy.

Important Message

***Partial Payments:** Any partial payments that you make are not applied to your mortgage, but instead are held in a separate suspense account according to applicable state law. If you pay the balance of a partial payment, the funds will be applied to your mortgage.

****Account History****

Recent Account History

- Payment due 02/01/18: unpaid balance of \$62,210.16
- Payment due 03/01/18: unpaid balance of \$899.54
- Payment due 04/01/18: unpaid balance of \$899.54
- Payment due 05/01/18: unpaid balance of \$864.11
- Payment due 06/01/18: unpaid balance of \$864.11
- Payment due 07/01/18: unpaid balance of \$864.11
- Payment due 08/01/18: current payment due

• Total: \$67,465.68 unpaid amount that, if paid, would bring your loan current. At the bottom on the Detach portion of the page it listed **Payment Amount; Payment Date 08/01/2018; Payment Amount \$67,465.68.** On the second page it list, **Transaction Activity (06/18/2018- 07/19/2018)**

<u>Date</u>	<u>Description</u>	<u>Charges</u>	<u>Payments</u>
07/16/2018	Property Inspection Disbursement	\$13.00	\$0.00
07/16/2018	Partial Payment Unapplied	\$0.00	\$0.00
07/17/2018	Partial Payment Unapplied	\$0.00	-\$926.79
07/17/2018	Regular Payment-(Due 11/1/2012)	\$0.00	\$926.79

(Ex. '7', p.43).

78. That on or about August 21, 2018, I received a letter from Shellpoint. It stated, Our records show that your hazard insurance expired and we do not have evidence that you have obtained new coverage. **Because hazard insurance is required on your property, we plan to buy insurance for your property.** You must pay us for any period which the insurance we buy is in effect but you do not have insurance (Ex. '7', p.48).

79. That on or about August 20, 2018, I received a mortgage statement from Shellpoint. It listed, **Payment Date 09/01/2018; Payment Amount \$67,621.19.** It also list,

Explanation of Payment Amount;

Principal \$229.63

Interest \$478.97

Escrow (Taxes and Insurance) \$155.51

Regular Monthly Payment \$864.11

Total Fees and Charges \$0.00

Past Unpaid Payment \$66,757.00

Total Payment Amount \$67,621.19

Past Payment Breakdown

	Paid Last Month	Paid Year to Date
Principal	\$172.35	\$343.99
Interest	\$536.25	\$1,073.21
Escrow	\$218.19	\$436.38
Fees/Late Charges	\$0.00	\$26.00
Partial Payment (Unapplied) -\$218.19		\$266.59
Total	\$708.60	\$ 2 , 1 4 6 . 1 7

Account Information

Outstanding Principal \$128,870.89

Interest Rate 5.000%

Prepayment Penalty None

Bankruptcy Message

Our records show that either you are a debtor in bankruptcy or

you discharged personal liability for your mortgage loan in bankruptcy.

Important Message

***Partial Payments:** Any partial payments that you make are not applied to your mortgage, but instead are held in a separate suspense account according to applicable state law. If you pay the balance of a partial payment, the funds will be applied to your mortgage.

****Account History****

Recent Account History

- Payment due 03/01/18: unpaid balance of \$62,401.10
- Payment due 04/01/18: unpaid balance of \$899.54
- Payment due 05/01/18: unpaid balance of \$864.11
- Payment due 06/01/18: unpaid balance of \$864.11
- Payment due 07/01/18: unpaid balance of \$864.11
- Payment due 08/01/18: unpaid balance of \$864.11
- Payment due 09/01/18: current payment due
- **Total: \$67,221.19 unpaid amount that, if paid, would bring your loan current.** At the bottom on the Detach portion of the page it listed **Payment Amount; Payment Date 09/01/2018; Payment Amount \$67,621.19.** On the second page it list, **Transaction Activity (07/20/2018- 08/19/2018)**

<u>Date</u>	<u>Description</u>	<u>Charges</u>	<u>Payments</u>
07/31/2018	County Tax Bill 1	\$378.79	\$0.00
08/13/2018	Partial Payment Unapplied	\$0.00	\$708.60
08/14/2018	Partial Payment Unapplied	\$0.00	-\$926.79
08/14/2018	Regular Payment- (Due 12/1/2012)	\$0.00	\$926.79

(Ex. '7', p.52).

80. That on or about September 7, 2018, I received a letter from Shellpoint. It stated, Your evidence of property insurance documents for the above referenced property was recently received. It was noted that the Name Insured is incorrect on the policy. **Please update the name listed on the policy to read as follows:** Melani Schulte (Ex. '7', p.55).

81. That on or about September 20, 2018, I received a letter from Shellpoint. It stated, This is your **second and final notice** that our records show that your hazard insurance has expired and we do not have evidence that you have obtained new coverage. Because hazard insurance is required on your property, we plan to buy insurance for your property. You must pay us for any period during which the insurance we buy is in effect but you do not have insurance (Ex. '7', p.58).

82. That on or about September 20, 2018, I received a mortgage statement from Shellpoint. It listed, **Payment Date 10/01/2018; Payment Amount \$56,357.77**. It also list,

Explanation of Payment Amount;

Principal \$230.58

Interest \$478.02

Escrow (Taxes and Insurance) \$160.57

Regular Monthly Payment \$869.17

Total Fees and Charges \$145.00

Past Unpaid Payment \$55,343.60

Total Payment Amount \$56,357.77

Past Payment Breakdown

	Paid Last Month	Paid Year to Date
Principal	\$173.07	\$517.06
Interest	\$535.53	\$1,608.74
Escrow	\$580.01	\$1,016.39
Fees/Late Charges	\$0.00	\$26.00
Partial Payment (Unapplied) -\$218.19		\$48.40
Total	\$1,070.42	\$3,216.59

Account Information

Outstanding Principal \$128,353.83

Interest Rate 5.000%

Prepayment Penalty None

Bankruptcy Message

Our records show that either you are a debtor in bankruptcy or you discharged personal liability for your mortgage loan in bankruptcy.

Important Message

***Partial Payments:** Any partial payments that you make are not applied to your mortgage, but instead are held in a separate suspense account according to applicable state law. If you pay the balance of a partial payment, the funds will be applied to your mortgage.

****Account History****

Recent Account History

- Payment due 04/01/18: unpaid balance of \$51,303.32
- Payment due 05/01/18: unpaid balance of \$708.60
- Payment due 06/01/18: unpaid balance of \$869.17
- Payment due 07/01/18: unpaid balance of \$869.17
- Payment due 08/01/18: unpaid balance of \$869.17
- Payment due 09/01/18: unpaid balance of \$869.17
- Payment due 10/01/18: current payment due
- **Total: \$56,357.77 unpaid amount that, if paid, would bring your loan current.** At the bottom on the Detach portion of the page it listed **Payment Amount; Payment Date 10/01/2018; Payment Amount \$56,357.77.** On the second page it list, **Transaction Activity (08/20/2018- 09/19/2018)**

<u>Date</u>	<u>Description</u>	<u>Charges</u>	<u>Payments</u>
08/22/2018	BPO/Aprst Cost Disbursement	\$145.00	\$0.00
08/30/2018	Tax Refund Report	\$0.00	\$361.82
09/11/2018	Partial Payment Unapplied	\$0.00	\$708.60
09/12/2018	Partial Payment Unapplied	\$0.00	-\$926.79
09/12/2018	Regular Payment- (Due 1/1/2013)	\$0.00	\$926.79

(Ex. '7', p.59).

83. That on or about September 27, 2018, I faxed Shellpoint proof of insurance for the property of 1392 Echo Falls Ave. (Ex. '7', p.65).

84. That on or about October 18, 2018, I received a mortgage statement from Shellpoint. It listed, **Payment Date 11/01/2018; Payment Amount \$56,566.74.** It also list,

Explanation of Payment Amount;

Principal \$231.54

Interest \$477.06

Escrow (Taxes and Insurance) \$160.57

Regular Monthly Payment \$869.17

Total Fees and Charges \$0.00

Past Unpaid Payment \$55,697.57

Total Payment Amount \$56,566.74

Past Payment Breakdown

	Paid Last Month	Paid Year to Date
Principal	\$173.79	\$690.85
Interest	\$534.81	\$2,143.55
Escrow	\$48.40	\$1,064.79
Fees/Late Charges	\$0.00	\$26.00
Partial Payment (Unapplied) -\$48.40		\$0.00
Total	\$708.60	\$3,925.19

Account Information

Outstanding Principal \$128,180.04

Interest Rate 5.000%

Prepayment Penalty None

Bankruptcy Message

Our records show that either you are a debtor in bankruptcy or you discharged personal liability for your mortgage loan in bankruptcy.

Important Message

***Partial Payments:** Any partial payments that you make are not applied to your mortgage, but instead are held in a separate suspense account according to applicable state law. If you pay the balance of a partial payment,

the funds will be applied to your mortgage.

****Account History****

Recent Account History

- Payment due 05/01/18: unpaid balance of \$51,351.72

- Payment due 06/01/18: unpaid balance of \$869.17

- Payment due 07/01/18: unpaid balance of \$869.17

- Payment due 08/01/18: unpaid balance of \$869.17

- Payment due 09/01/18: unpaid balance of \$869.17

- Payment due 10/01/18: unpaid balance of \$869.17

- Payment due 11/01/18: current payment due

- **Total: \$56,566.74 unpaid amount that, if paid, would bring your**

loan current. At the bottom on the Detach portion of the page it listed

Payment Amount; Payment Date 11/01/2018; Payment Amount

\$56,566.74. On the second page it list, **Transaction Activity**

(09/20/2018- 10/17/2018)

<u>Date</u>	<u>Description</u>	<u>Charges</u>	<u>Payments</u>
10/11/2018	Partial Payment Unapplied	\$0.00	\$48.40
10/11/2018	Regular Payment- (Due 2/1/2013)	\$0.00	\$708.60
10/11/2018	Escrow Only Payment	\$0.00	\$48.40

(Ex. '7', p.71).

85. That on or about October 22, 2018, I received a letter from Shellpoint. It stated, We have not received proof of hazard insurance on the above referenced property as required under the terms of your mortgage and as requested in our previous notice. Because of this, **it has become necessary to place lender-placed insurance coverage on your property** (Ex. '7' p.74).

86. That on or about October 25, 2018, I received another mortgage statement from Shellpoint. It listed, **Payment Date 11/01/2018; Payment Amount \$56,566.74.** It also list,

Explanation of Payment Amount;

Principal \$231.54

Interest \$477.06

Escrow (Taxes and Insurance) \$160.57

Regular Monthly Payment \$869.17

Total Fees and Charges \$0.00

Past Unpaid Payment \$55,697.57

Total Payment Amount \$56,566.74

Past Payment Breakdown

	Paid Last Month	Paid Year to Date
Principal	\$173.79	\$690.85
Interest	\$534.81	\$2,143.55
Escrow	\$48.40	\$1,064.79
Fees/Late Charges	\$0.00	\$26.00
Partial Payment (Unapplied) -\$48.40		\$0.00
Total	\$708.60	\$3,925.19

Account Information

Outstanding Principal \$128,180.04

Interest Rate 5.000%

Prepayment Penalty None

Bankruptcy Message

Our records show that either you are a debtor in bankruptcy or you discharged personal liability for your mortgage loan in bankruptcy.

Important Message

***Partial Payments:** Any partial payments that you make are not applied to your mortgage, but instead are held in a separate suspense account according to applicable state law. If you pay the balance of a partial payment, the funds will be applied to your mortgage.

****Account History****

Recent Account History

- Payment due 05/01/18: unpaid balance of \$51,351.72
- Payment due 06/01/18: unpaid balance of \$869.17

- Payment due 07/01/18: unpaid balance of \$869.17
- Payment due 08/01/18: unpaid balance of \$869.17
- Payment due 09/01/18: unpaid balance of \$869.17
- Payment due 10/01/18: unpaid balance of \$869.17
- Payment due 11/01/18: current payment due
- **Total: \$56,566.74 unpaid amount that, if paid, would bring your loan current.** At the bottom on the Detach portion of the page it listed **Payment Amount; Payment Date 11/01/2018; Payment Amount \$56,566.74.** On the second page it list, **Transaction Activity (09/20/2018- 10/17/2018)**

<u>Date</u>	<u>Description</u>	<u>Charges</u>	<u>Payments</u>
10/11/2018	Partial Payment Unapplied	\$0.00	-\$48.40
10/11/2018	Regular Payment- (Due 2/1/2013)	\$0.00	\$708.60
10/11/2018	Escrow Only Payment	\$0.00	\$48.40
10/24/2018	Reversal of Tax Refund Report	\$0.00	-\$361.82
10/24/2018	Tax Refund Report	\$0.00	\$361.82

(Ex. '7', p.78).

87. That on or about November 6, 2018, I received a letter from Shellpoint. It stated, Your evidence of property insurance documents for the above referenced property was recently received. It was noted that the Name Insured is incorrect on the policy. **Please update the name listed on the policy to read as follows:** Melani Schulte (Ex. '7', p.79).

88. That on or about November 17, 2018, I received a mortgage statement from Shellpoint. It listed, **Payment Date 12/01/2018; Payment Amount \$56,727.31.** It also list,

Explanation of Payment Amount;

Principal \$233.51

Interest \$476.09

Escrow (Taxes and Insurance) \$160.57

Regular Monthly Payment \$869.17

Total Fees and Charges \$0.00

Past Unpaid Payment \$55,858.14

Total Payment Amount \$56,727.31

Past Payment Breakdown

	Paid Last Month	Paid Year to Date
Principal	\$174.52	\$865.37
Interest	\$534.08	\$2,677.63
Escrow	\$0.00	\$1,064.79
Fees/Late Charges	\$0.00	\$26.00
Total	\$708.60	\$4,633.79

Account Information

Outstanding Principal \$128,005.52

Interest Rate 5.000%

Prepayment Penalty None

Bankruptcy Message

Our records show that either you are a debtor in bankruptcy or you discharged personal liability for your mortgage loan in bankruptcy.

Important Message

***Partial Payments:** Any partial payments that you make are not applied to your mortgage, but instead are held in a separate suspense account according to applicable state law. If you pay the balance of a partial payment, the funds will be applied to your mortgage.

****Account History****

Recent Account History

- Payment due 06/01/18: unpaid balance of \$51,512.29
- Payment due 07/01/18: unpaid balance of \$869.17
- Payment due 08/01/18: unpaid balance of \$869.17
- Payment due 09/01/18: unpaid balance of \$869.17
- Payment due 10/01/18: unpaid balance of \$869.17
- Payment due 11/01/18: unpaid balance of \$869.17
- Payment due 12/01/18: current payment due

Total: \$56,727.31 unpaid amount that, if paid, would bring your loan current. At the bottom on the Detach portion of the page it listed **Payment Amount; Payment Date 12/01/2018; Payment Amount \$56,727.31.** On the second page it list, **Transaction Activity (10/28/2018- 11/16/2018)**

<u>Date</u>	<u>Description</u>	<u>Charges</u>	<u>Payments</u>
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11/06/2018	Lender Placed Hazard Disbursement	\$1,311.86	\$0.0
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11/13/2018	Regular Payment- (Due 3/1/2013)	\$0.00	\$708.60
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(Ex. '7', p.80).

89. That on or about November 21, 2018, I faxed Shellpoint proof of insurance for the property of 1392 Echo Falls Ave. (Ex. '7', p.83).

90. That on or about December 18, 2018, I received a mortgage statement from Shellpoint. It listed, **Payment Date 01/01/2019; Payment Amount \$56,900.88.** It also list,

Explanation of Payment Amount;

Principal \$233.48

Interest \$475.12

Escrow (Taxes and Insurance) \$160.57

Regular Monthly Payment \$869.17

Total Fees and Charges \$13.00

Past Unpaid Payment \$56,018.71

Total Payment Amount \$56,900.88

Past Payment Breakdown

	Paid Last Month	Paid Year to Date
Principal	\$175.24	\$1,040.61
Interest	\$533.36	\$3,210.99
Escrow	\$0.00	\$1,064.79
Fees/Late Charges	\$0.00	\$26.00
Total	\$708.60	\$5,342.39

Account Information

Outstanding Principal	\$127,830.28
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Interest Rate 5.000%

Prepayment Penalty None

Bankruptcy Message

Our records show that either you are a debtor in bankruptcy or you discharged personal liability for your mortgage loan in bankruptcy.

Important Message

***Partial Payments:** Any partial payments that you make are not applied to your mortgage, but instead are held in a separate suspense account according to applicable state law. If you pay the balance of a partial payment, the funds will be applied to your mortgage.

****Account History****

Recent Account History

- Payment due 07/01/18: unpaid balance of \$51,685.86
- Payment due 08/01/18: unpaid balance of \$869.17
- Payment due 09/01/18: unpaid balance of \$869.17
- Payment due 10/01/18: unpaid balance of \$869.17
- Payment due 11/01/18: unpaid balance of \$869.17
- Payment due 12/01/18: unpaid balance of \$869.17
- Payment due 01/01/19: current payment due

• Total: \$56,900.88 unpaid amount that, if paid, would bring your loan current. At the bottom on the Detach portion of the page it listed **Payment Amount; Payment Date 01/01/2019; Payment Amount \$56,900.88.** On the second page it list, **Transaction Activity (11/17/2018- 12/17/2018)**

<u>Date</u>	<u>Description</u>	<u>Charges</u>	<u>Payments</u>
11/26/2018	Property Inspection Disbursement	\$13.00	\$0.0
12/10/2018	Regular Payment- (Due 4/1/2013)	\$0.00	\$708.60

(Ex. '7', p.88).

91. That on or about January 8, 2019, I received a letter from Shellpoint. It stated, We recently changed the billing frequency of your lender placed

policy's premium from monthly to annually. If you have your own coverage, please have your insurance agent forward a copy of the policy to our office as soon as possible (Ex. '8', p.2).

92. That on or about January 14, 2019, I faxed Shellpoint a letter regarding the renewed insurance for the property of 1392 Echo Falls Ave. (Ex. '8', p.3).

93. That on or about January 17, 2019, I received a letter from Shellpoint. It stated, Thank you for submitting an acceptable policy for the referenced property. The policy you have submitted will replace the previous insurance information we have on record (Ex. '8', p.5).

94. That on or about January 18, 2019, I received a mortgage statement from Shellpoint. It listed, **Payment Date 02/01/2019; Payment Amount \$57,642.40.** It also list,

Explanation of Payment Amount;

Principal \$234.45

Interest \$474.15

Escrow (Taxes and Insurance) \$160.57

Regular Monthly Payment \$869.17

Total Fees and Charges \$580.95

Past Unpaid Payment \$56,192.28

Total Payment Amount \$57,642.40

Past Payment Breakdown

	Paid Last Month	Paid Year to Date
Principal	\$175.97	\$175.97
Interest	\$532.63	\$532.63
Escrow	\$0.00	\$0.00
Fees/Late Charges	\$0.00	\$0.00
Total	\$708.60	\$708.60

Account Information

Outstanding Principal \$127,654.31

Interest Rate 5.000%

Prepayment Penalty None

Bankruptcy Message

Our records show that either you are a debtor in bankruptcy or you discharged personal liability for your mortgage loan in bankruptcy.

Important Message

***Partial Payments:** Any partial payments that you make are not applied to your mortgage, but instead are held in a separate suspense account according to applicable state law. If you pay the balance of a partial payment, the funds will be applied to your mortgage.

****Account History******Recent Account History**

- Payment due 08/01/18: unpaid balance of \$52,427.38
- Payment due 09/01/18: unpaid balance of \$869.17
- Payment due 10/01/18: unpaid balance of \$869.17
- Payment due 11/01/18: unpaid balance of \$869.17
- Payment due 12/01/18: unpaid balance of \$869.17
- Payment due 01/01/19: unpaid balance of \$869.17
- Payment due 02/01/19: current payment due
- **Total: \$57,642.40 unpaid amount that, if paid, would bring your loan current.** At the bottom on the Detach portion of the page it listed **Payment Amount; Payment Date 02/01/2019; Payment Amount \$57,642.40.** On the second page it list, **Transaction Activity (12/18/2018- 01/17/2019)**

<u>Date</u>	<u>Description</u>	<u>Charges</u>	<u>Payments</u>
12/21/2018	FC Costs Disbursement	\$533.75	\$0.0
12/21/2018	Certified Mail Costs Disbursement	\$7.20	\$0.00
12/21/2018	Recording Costs Disbursement	\$40.00	\$0.00
12/21/2018	Regular Payment- (Due 5/1/2013)	\$0.00	\$708.60

(Ex. '8', p.6).

95. That on or about February 16, 2019, I received a mortgage statement from Shellpoint. It listed, **Payment Date 03/01/2019; Payment Amount**

\$57,781.22 It also list,

Explanation of Payment Amount;

Principal \$235.43

Interest \$473.17

Escrow (Taxes and Insurance) \$125.82

Regular Monthly Payment \$834.42

Total Fees and Charges \$13.00

Past Unpaid Payment \$56,933.80

Total Payment Amount \$57,781.22

Past Payment Breakdown

	Paid Last Month	Paid Year to Date
Principal	\$176.71	\$352.68
Interest	\$531.89	\$1,064.52
Escrow	\$1,313.36	\$1,313.36
Fees/Late Charges	\$0.00	\$0.00
Total	\$2,021.96	\$2,730.56

Account Information

Outstanding Principal \$127,477.60

Interest Rate 5.000%

Prepayment Penalty None

Bankruptcy Message

Our records show that either you are a debtor in bankruptcy or you discharged personal liability for your mortgage loan in bankruptcy.

Important Message

***Partial Payments:** Any partial payments that you make are not applied to your mortgage, but instead are held in a separate suspense account according to applicable state law. If you pay the balance of a partial payment, the funds will be applied to your mortgage.

****Account History****

Recent Account History

- Payment due 09/01/18: unpaid balance of \$52,600.95
- Payment due 10/01/18: unpaid balance of \$869.17
- Payment due 11/01/18: unpaid balance of \$869.17
- Payment due 12/01/18: unpaid balance of \$869.17
- Payment due 01/01/19: unpaid balance of \$869.17
- Payment due 02/01/19: unpaid balance of \$869.17
- Payment due 03/01/19: current payment due
- **Total: \$57,781.22 unpaid amount that, if paid, would bring your loan current.** At the bottom on the Detach portion of the page it listed **Payment Amount; Payment Date 03/01/2019; Payment Amount \$57,781.22.** On the second page it list, **Transaction Activity (01/18/2019- 02/15/2019)**

<u>Date</u>	<u>Description</u>	<u>Charges</u>	<u>Payments</u>
01/18/2019	Insurance-Refund	\$0.00	\$1,313.36
1/21/2019	Property Inspection Disbursement	\$13.00	\$0.00
02/07/2019	Regular Payment- (Due 6/1/2013)	\$0.00	\$708.60

(Ex. '8', p.9).

96. That on or about March 18, 2019, I received a mortgage statement from Shellpoint. It listed, **Payment Date 04/01/2019; Payment Amount \$58,615.64** It also list,

Explanation of Payment Amount;

Principal \$236.41

Interest \$472.19

Escrow (Taxes and Insurance) \$125.82

Regular Monthly Payment \$834.42

Total Fees and Charges \$155.00

Past Unpaid Payment \$57,626.22

Total Payment Amount \$58,615.64

Past Payment Breakdown

	Paid Last Month	Paid Year to Date
Principal	\$0.00	\$352.68

Interest	\$0.00	\$1,064.52
Escrow	\$0.00	\$1,313.36
Fees/Late Charges	\$155.00	\$155.00
Total	\$155.00	\$2,885.56

Account Information

Outstanding Principal	\$127,477.60
Interest Rate	5.000%
Prepayment Penalty	None

Bankruptcy Message

Our records show that either you are a debtor in bankruptcy or you discharged personal liability for your mortgage loan in bankruptcy.

Important Message

***Partial Payments:** Any partial payments that you make are not applied to your mortgage, but instead are held in a separate suspense account according to applicable state law. If you pay the balance of a partial payment, the funds will be applied to your mortgage.

****Account History****

Recent Account History

- Payment due 10/01/18: unpaid balance of \$53,470.12
- Payment due 11/01/18: unpaid balance of \$869.17
- Payment due 12/01/18: unpaid balance of \$869.17
- Payment due 01/01/19: unpaid balance of \$869.17
- Payment due 02/01/19: unpaid balance of \$869.17
- Payment due 03/01/19: unpaid balance of \$834.42
- Payment due 04/01/19: current payment due
- **Total: \$58,615.64 unpaid amount that, if paid, would bring your loan current.** At the bottom on the Detach portion of the page it listed **Payment Amount; Payment Date 04/01/2019; Payment Amount \$58,615.64.** On the second page it list, **Transaction Activity (02/16/2019- 03/17/2019)**

<u>Date</u>	<u>Description</u>	<u>Charges</u>	<u>Payments</u>
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02/27/2019	BPO/Aprsl Cost Disbursement	\$155.00	\$0.00
02/27/2019	BPO/Aprsl Cost Payment	\$0.00	\$155.00

(Ex. '8', p.12).

97. That on or about April 17, 2019, I received a mortgage statement from Shellpoint. It listed, **Payment Date 05/01/2019; Payment Amount \$58,395.86.** It also list,

Explanation of Payment Amount;

Principal \$237.39

Interest \$471.21

Escrow (Taxes and Insurance) \$125.82

Regular Monthly Payment \$834.42

Total Fees and Charges \$363.00

Past Unpaid Payment \$57,198.44

Total Payment Amount \$58,395.86

Past Payment Breakdown

	Paid Last Month	Paid Year to Date
Principal	\$355.62	\$708.30
Interest	\$1,061.58	\$2,126.10
Escrow	\$0.00	\$1,313.36
Fees/Late Charges	\$0.00	\$155.00
Total	\$1,417.20	\$4,302.76

Account Information

Outstanding Principal \$127,121.98

Interest Rate 5.000%

Prepayment Penalty None

Bankruptcy Message

Our records show that either you are a debtor in bankruptcy or you discharged personal liability for your mortgage loan in bankruptcy.

Important Message

***Partial Payments:** Any partial payments that you make are not applied to your mortgage, but instead are held in a separate suspense account according to applicable state law. If you pay the balance of a partial payment, the funds will be applied to your mortgage.

****Account History****

Recent Account History

- Payment due 11/01/18: unpaid balance of \$53,285.09
- Payment due 12/01/18: unpaid balance of \$869.17
- Payment due 01/01/19: unpaid balance of \$869.17
- Payment due 02/01/19: unpaid balance of \$869.17
- Payment due 03/01/19: unpaid balance of \$834.42
- Payment due 04/01/19: unpaid balance of \$834.42
- Payment due 05/01/19: current payment due
- **Total: \$58,395.86 unpaid amount that, if paid, would bring your loan current.** At the bottom on the Detach portion of the page it listed **Payment Amount; Payment Date 05/01/2019; Payment Amount \$58,395.86.** On the second page it list, **Transaction Activity (03/18/2019- 04/16/2019)**

<u>Date</u>	<u>Description</u>	<u>Charges</u>	<u>Payments</u>
03/18/2019	Regular Payment-(Due 7/1/2013)	\$0.00	\$708.60
03/20/2019	Property Inspection Disbursement	\$13.00	\$0.00
04/05/2019	Attorney Cost Disbursement	\$350.00	\$0.00
04/29/2019	Regular Payment-(Due 8/1/2013)	\$0.00	\$708.60

(Ex. '8', p.13).

98. That on or about May 18, 2019, I received a mortgage statement from Shellpoint. It listed, **Payment Date 06/01/2019; Payment Amount \$58,521.68.** It also list,

Explanation of Payment Amount;

Principal \$238.38

Interest \$470.22

Escrow (Taxes and Insurance) \$125.82

Regular Monthly Payment \$834.42

Total Fees and Charges \$0.00

Past Unpaid Payment \$57,687.26

Total Payment Amount \$58,521.68**Past Payment Breakdown**

	Paid Last Month	Paid Year to Date
Principal	\$178.93	\$887.23
Interest	\$529.67	\$2,655.77
Escrow	\$0.00	\$1,313.36
Fees/Late Charges	\$0.00	\$155.00
Total	\$708.60	\$5,011.36

Account Information

Outstanding Principal \$126,943.05

Interest Rate 5.000%

Prepayment Penalty None

Bankruptcy Message

Our records show that either you are a debtor in bankruptcy or you discharged personal liability for your mortgage loan in bankruptcy.

Important Message

***Partial Payments:** Any partial payments that you make are not applied to your mortgage, but instead are held in a separate suspense account according to applicable state law. If you pay the balance of a partial payment, the funds will be applied to your mortgage.

****Account History******Recent Account History**

- Payment due 12/01/18: unpaid balance of \$53,445.66
- Payment due 01/01/19: unpaid balance of \$869.17
- Payment due 02/01/19: unpaid balance of \$869.17
- Payment due 03/01/19: unpaid balance of \$834.42
- Payment due 04/01/19: unpaid balance of \$834.42

- Payment due 05/01/19: unpaid balance of \$834.42
- Payment due 06/01/19: current payment due
- **Total: \$58,521.68 amount that, if paid, would bring your loan current.** At the bottom on the Detach portion of the page it listed **Payment Amount; Payment Date 06/01/2019; Payment Amount \$58,521.68.** On the second page it list, **Transaction Activity (04/17/2019-05/17/2019)**

<u>Date</u>	<u>Description</u>	<u>Charges</u>	<u>Payments</u>
05/07/2019	Regular Payment-(Due 9/1/2013)	\$0.00	\$708.60

(Ex. '8', p.16).

99. That on or about June 17, 2019, I received a mortgage statement from Shellpoint. It listed, **Payment Date 07/01/2019; Payment Amount \$58,647.50.** It also list,

Explanation of Payment Amount:

Principal \$239.37

Interest \$469.23

Escrow (Taxes and Insurance) \$125.82

Regular Monthly Payment \$834.42

Total Fees and Charges \$125.00

Past Unpaid Payment \$57,688.08

Total Payment Amount \$58,647.50

Past Payment Breakdown

	Paid Last Month	Paid Year to Date
Principal	\$179.67	\$1,066.90
Interest	\$528.93	\$3,184.70
Escrow	\$0.00	\$1,313.36
Fees/Late Charges	\$125.00	\$280.00
Total	\$833.60	\$5,844.96

Account Information

Outstanding Principal \$126,763.38

Interest Rate 5.000%

Prepayment Penalty None

Bankruptcy Message

Our records show that either you are a debtor in bankruptcy or you discharged personal liability for your mortgage loan in bankruptcy.

Important Message

***Partial Payments:** Any partial payments that you make are not applied to your mortgage, but instead are held in a separate suspense account according to applicable state law. If you pay the balance of a partial payment, the funds will be applied to your mortgage.

****Account History****

Recent Account History

- Payment due 01/01/19: unpaid balance of \$53,606.23
- Payment due 02/01/19: unpaid balance of \$869.17
- Payment due 03/01/19: unpaid balance of \$834.42
- Payment due 04/01/19: unpaid balance of \$834.42
- Payment due 05/01/19: unpaid balance of \$834.42
- Payment due 06/01/19: unpaid balance of \$834.42
- Payment due 07/01/19: current payment due
- **Total: \$58,647.50 amount that, if paid, would bring your loan current.** At the bottom on the Detach portion of the page it listed **Payment Amount; Payment Date 07/01/2019; Payment Amount \$58,647.50.** On the second page it list, **Transaction Activity (05/18/2019-06/16/2019)**

<u>Date</u>	<u>Description</u>	<u>Charges</u>	<u>Payments</u>
05/27/2019	BPO/Aprst Cost Disbursement	\$125.00	\$0.00
05/28/2019	BPO/Aprst Cost Payment	\$0.00	\$125.00
06/07/2019	Regular Payment-(Due 10/1/2013)	\$0.00	\$708.60

(Ex. '8', p.17).

100. That on or about July 26, 2019, I received a mortgage statement from Shellpoint. It listed, **Payment Date 08/01/2019; Payment Amount**

\$58,799.32. It also list,

Explanation of Payment Amount;

Principal \$240.37

Interest \$468.23

Escrow (Taxes and Insurance) \$125.82

Regular Monthly Payment \$834.42

Total Fees and Charges \$26.00

Past Unpaid Payment \$57,938.90

Total Payment Amount \$58,799.32

Past Payment Breakdown

	Paid Last Month	Paid Year to Date
Principal	\$180.42	\$1,247.32
Interest	\$528.18	\$3,712.88
Escrow	\$0.00	\$1,313.36
Fees/Late Charges	\$0.00	\$280.00
Total	\$708.60	\$6,553.56

Account Information

Outstanding Principal \$126,582.96

Interest Rate 5.000%

Prepayment Penalty None

Bankruptcy Message

Our records show that either you are a debtor in bankruptcy or you discharged personal liability for your mortgage loan in bankruptcy.

Important Message

***Partial Payments:** Any partial payments that you make are not applied to your mortgage, but instead are held in a separate suspense account according to applicable state law. If you pay the balance of a partial payment, the funds will be applied to your mortgage.

****Account History****

Recent Account History

- Payment due 02/01/19: unpaid balance of \$53,792.80
- Payment due 03/01/19: unpaid balance of \$834.42
- Payment due 04/01/19: unpaid balance of \$834.42
- Payment due 05/01/19: unpaid balance of \$834.42
- Payment due 06/01/19: unpaid balance of \$834.42
- Payment due 07/01/19: unpaid balance of \$834.42
- Payment due 08/01/19: current payment due
- **Total: \$58,799.32 amount that, if paid, would bring your loan current.** At the bottom on the Detach portion of the page it listed **Payment Amount; Payment Date 08/01/2019; Payment Amount \$58,799.32.** On the second page it list, **Transaction Activity (06/17/2019-07/25/2019)**

<u>Date</u>	<u>Description</u>	<u>Charges</u>	<u>Payments</u>
06/18/2019	Property Inspection Disbursement	\$13.00	\$0.00
07/08/2019	Regular Payment-(Due 11/1/2013)	\$0.00	\$708.60
07/24/2019	Property Inspection Disbursement	\$13.00	\$0.00

(Ex. '8', p.20).

101. That on or about August 18, 2019, I received a mortgage statement from Shellpoint. It listed, **Payment Date 09/01/2019; Payment Amount \$58,938.14.** It also list,

Explanation of Payment Amount;

Principal \$241.37

Interest \$467.23

Escrow (Taxes and Insurance) \$125.82

Regular Monthly Payment \$834.42

Total Fees and Charges \$13.00

Past Unpaid Payment \$58,090.72

Total Payment Amount \$58,938.14

Past Payment Breakdown

	Paid Last Month	Paid Year to Date
Principal	\$181.17	\$1,428.49

Interest	\$527.43	\$4,240.31
Escrow	\$0.00	\$1,313.36
Fees/Late Charges	\$0.00	\$280.00
Total	\$708.60	\$7,262.16

Account Information

Outstanding Principal	\$126,401.79
Interest Rate	5.000%
Prepayment Penalty	None

Bankruptcy Message

Our records show that either you are a debtor in bankruptcy or you discharged personal liability for your mortgage loan in bankruptcy.

Important Message

***Partial Payments:** Any partial payments that you make are not applied to your mortgage, but instead are held in a separate suspense account according to applicable state law. If you pay the balance of a partial payment, the funds will be applied to your mortgage.

****Account History****

Recent Account History

- Payment due 03/01/19: unpaid balance of \$53,931.62
- Payment due 04/01/19: unpaid balance of \$834.42
- Payment due 05/01/19: unpaid balance of \$834.42
- Payment due 06/01/19: unpaid balance of \$834.42
- Payment due 07/01/19: unpaid balance of \$834.42
- Payment due 08/01/19: unpaid balance of \$834.42
- Payment due 09/01/19: current payment due
- **Total: \$58,938.14 amount that, if paid, would bring your loan current.** At the bottom on the Detach portion of the page it listed **Payment Amount; Payment Date 09/01/2019; Payment Amount \$58,938.14.** On the second page it list, **Transaction Activity (07/26/2019-08/17/2019)**

<u>Date</u>	<u>Description</u>	<u>Charges</u>	<u>Payments</u>
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08/05/2019	County Tax Bill 1	\$396.86	\$0.00
08/09/2019	Regular Payment-(Due 12/1/2013)	\$0.00	\$708.60
08/16/2019	Property Inspection Disbursement	\$13.00	\$0.00

(Ex. '8', p.21).

102. That on or about August 21, 2019, I received a letter from Shellpoint. It stated, Our records show that your hazard insurance expired and we do not have evidence that you have obtained new coverage. **Because hazard insurance is required on your property, we plan to buy insurance for your property.** You must pay us for any period which the insurance we buy is in effect but you do not have insurance (Ex. '8' p.24).

103. That on or about September 6, 2019, I received a letter from Shellpoint. It stated, The lender-placed insurance we purchased for your property is cancelled effective August 14, 2019 for one of the reasons stated below: Adequate insurance coverage was provided; Your mortgage loan is paid in full.; Servicing of your mortgage was transferred to another lender. (Ex. '8' p.28).

104. That on or about September 17, 2019, I received a mortgage statement from Shellpoint. It listed, **Payment Date 10/01/2019; Payment Amount \$59,063.96.** It also list,

Explanation of Payment Amount;

Principal \$242.38

Interest \$466.22

Escrow (Taxes and Insurance) \$125.82

Regular Monthly Payment \$834.42

Total Fees and Charges \$0.00

Past Unpaid Payment \$58,229.54

Total Payment Amount \$59,063.96

Past Payment Breakdown

	Paid Last Month	Paid Year to Date
Principal	\$181.93	\$1,610.42

Interest	\$526.67	\$4,766.98
Escrow	\$0.00	\$1,313.36
Fees/Late Charges	\$0.00	\$280.00
Total	\$708.60	\$7,970.76

Account Information

Outstanding Principal	\$126,219.86
Interest Rate	5.000%
Prepayment Penalty	None

Bankruptcy Message

Our records show that either you are a debtor in bankruptcy or you discharged personal liability for your mortgage loan in bankruptcy.

Important Message

***Partial Payments:** Any partial payments that you make are not applied to your mortgage, but instead are held in a separate suspense account according to applicable state law. If you pay the balance of a partial payment, the funds will be applied to your mortgage.

****Account History****

Recent Account History

- Payment due 04/01/19: unpaid balance of \$54,057.44
- Payment due 05/01/19: unpaid balance of \$834.42
- Payment due 06/01/19: unpaid balance of \$834.42
- Payment due 07/01/19: unpaid balance of \$834.42
- Payment due 08/01/19: unpaid balance of \$834.42
- Payment due 09/01/19: unpaid balance of \$834.42
- Payment due 10/01/19: current payment due
- **Total: \$59,063.96 amount that, if paid, would bring your loan current.** At the bottom on the Detach portion of the page it listed **Payment Amount; Payment Date 10/01/2019; Payment Amount \$59,063.96.** On the second page it list, **Transaction Activity (08/18/2019-09/16/2019)**

<u>Date</u>	<u>Description</u>	<u>Charges</u>	<u>Payments</u>
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09/10/2019	Regular Payment-(Due 1/1/2014)	\$0.00	\$708.60
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(Ex. '8' p.29).

105. That on or about October 18, 2019, Mrs. Schulte received a mortgage statement from Shellpoint. It listed, **Payment Date 11/01/2019; Payment Amount \$60,185.31**. It also list,

Explanation of Payment Amount:

Principal \$243.39

Interest \$465.21

Escrow (Taxes and Insurance) \$131.85

Regular Monthly Payment \$840.45

Total Fees and Charges \$989.50

Past Unpaid Payment \$58,355.36

Total Payment Amount \$60,185.31

Past Payment Breakdown

	Paid Last Month	Paid Year to Date
Principal	\$182.68	\$1,793.10
Interest	\$525.92	\$5,292.90
Escrow	\$0.00	\$1,313.36
Fees/Late Charges	\$0.00	\$280.00
Total	\$708.60	\$8,679.36

Account Information

Outstanding Principal \$125,853.73

Interest Rate 5.000%

Prepayment Penalty None

Bankruptcy Message

Our records show that either you are a debtor in bankruptcy or you discharged personal liability for your mortgage loan in bankruptcy.

Important Message

***Partial Payments:** Any partial payments that you make are not applied

to your mortgage, but instead are held in a separate suspense account according to applicable state law. If you pay the balance of a partial payment, the funds will be applied to your mortgage.

****Account History****

Recent Account History

- Payment due 06/01/19: unpaid balance of \$55,298.58
- Payment due 07/01/19: unpaid balance of \$834.42
- Payment due 08/01/19: unpaid balance of \$834.42
- Payment due 09/01/19: unpaid balance of \$834.42
- Payment due 10/01/19: unpaid balance of \$834.42
- Payment due 11/01/19: unpaid balance of \$840.45
- Payment due 12/01/19: current payment due
- **Total: \$60,317.16 amount that, if paid, would bring your loan current.** At the bottom on the Detach portion of the page it listed **Payment Amount; Payment Date 12/01/2019; Payment Amount \$60,317.16.** On the second page it list, **Transaction Activity (10/18/2019-11/16/2019)**

<u>Date</u>	<u>Description</u>	<u>Charges</u>	<u>Payments</u>
09/10/2019	Regular Payment-(Due 3/1/2014)	\$0.00	\$708.60

(Ex. '8' p.31).

106. That on or about November 17, 2019, I received a mortgage statement from Shellpoint. It listed, **Payment Date 12/01/2019; Payment Amount \$60,317.16.** It also list,

Explanation of Payment Amount;

Principal \$244.40

Interest \$464.20

Escrow (Taxes and Insurance) \$131.85

Regular Monthly Payment \$840.45

Total Fees and Charges \$0.00

Past Unpaid Payment \$59,476.71

Total Payment Amount \$60,317.16

Past Payment Breakdown

	Paid Last Month	Paid Year to Date
Principal	\$183.45	\$1,976.55
Interest	\$525.15	\$5,818.05
Escrow	\$0.00	\$1,313.36
Fees/Late Charges	\$0.00	\$280.00
Total	\$708.60	\$9,387.96

Account Information

Outstanding Principal	\$125,853.73
Interest Rate	5.000%
Prepayment Penalty	None

Bankruptcy Message

Our records show that either you are a debtor in bankruptcy or you discharged personal liability for your mortgage loan in bankruptcy.

Important Message

***Partial Payments:** Any partial payments that you make are not applied to your mortgage, but instead are held in a separate suspense account according to applicable state law. If you pay the balance of a partial payment, the funds will be applied to your mortgage.

****Account History******Recent Account History**

- Payment due 06/01/19: unpaid balance of \$55,298.58
- Payment due 07/01/19: unpaid balance of \$834.42
- Payment due 08/01/19: unpaid balance of \$834.42
- Payment due 09/01/19: unpaid balance of \$834.42
- Payment due 10/01/19: unpaid balance of \$834.42
- Payment due 11/01/19: unpaid balance of \$840.45
- Payment due 12/01/19: current payment due
- **Total: \$60,317.16 amount that, if paid, would bring your loan current.** At the bottom on the Detach portion of the page it listed **Payment**

Amount; Payment Date 12/01/2019; Payment Amount \$60,317.16.

On the second page it list, **Transaction Activity (10/18/2019-11/16/2019)**

<u>Date</u>	<u>Description</u>	<u>Charges</u>	<u>Payments</u>
09/10/2019	Regular Payment-(Due 3/1/2014)	\$0.00	\$708.60

(Ex. '8' p.33).

107. That on or about December 18, 2019, I received a mortgage statement from Shellpoint. It listed, **Payment Date 01/01/2020; Payment Amount \$60,462.01.** It also list,

Explanation of Payment Amount;

Principal \$245.42

Interest \$463.18

Escrow (Taxes and Insurance) \$131.85

Regular Monthly Payment \$840.45

Total Fees and Charges \$13.00

Past Unpaid Payment \$59,608.56

Total Payment Amount \$60,462.01

Past Payment Breakdown

	Paid Last Month	Paid Year to Date
Principal	\$184.21	\$2,160.76
Interest	\$524.39	\$6,342.44
Escrow	\$0.00	\$1,313.36
Fees/Late Charges	\$0.00	\$280.00
Total	\$708.60	\$10,096.56

Account Information

Outstanding Principal \$125,669.52

Interest Rate 5.000%

Prepayment Penalty None

Bankruptcy Message

Our records show that either you are a debtor in bankruptcy or you discharged personal liability for your mortgage loan in

bankruptcy.

Important Message

***Partial Payments:** Any partial payments that you make are not applied to your mortgage, but instead are held in a separate suspense account according to applicable state law. If you pay the balance of a partial payment, the funds will be applied to your mortgage.

****Account History****

Recent Account History

- Payment due 07/01/19: unpaid balance of \$55,437.40
- Payment due 08/01/19: unpaid balance of \$834.42
- Payment due 09/01/19: unpaid balance of \$834.42
- Payment due 10/01/19: unpaid balance of \$834.42
- Payment due 11/01/19: unpaid balance of \$840.45
- Payment due 12/01/19: unpaid balance of \$840.45
- Payment due 01/01/20: current payment due

• **Total: \$60,462.01 amount that, if paid, would bring your loan current.** At the bottom on the Detach portion of the page it listed **Payment Amount; Payment Date 01/01/2020; Payment Amount \$60,462.01.** On the second page it list, **Transaction Activity (11/17/2019-12/17/2019)**

<u>Date</u>	<u>Description</u>	<u>Charges</u>	<u>Payments</u>
11/20/2019	Regular Inspection Disbursement	\$13.00	\$0.00
12/06/2019	Regular Payment-(Due 4/1/2014)	\$0.00	\$708.60

(Ex. '8' p.35).

108. That on or about January 18, 2020, I received a mortgage statement from Shellpoint. It listed, **Payment Date 02/01/2020; Payment Amount \$61,668.86.** It also list,

Explanation of Payment Amount;

Principal \$246.44

Interest \$462.16

Escrow (Taxes and Insurance) \$131.85

Regular Monthly Payment \$840.45

Total Fees and Charges \$1,075.00

Past Unpaid Payment \$59,753.41

Total Payment Amount \$61,668.86**Past Payment Breakdown**

	Paid Last Month	Paid Year to Date
Principal	\$184.98	\$184.98
Interest	\$523.62	\$523.62
Escrow	\$0.00	\$0.00
Fees/Late Charges	\$0.00	\$0.00
Total	\$708.60	\$708.60

Account Information

Outstanding Principal \$125,484.54

Interest Rate 5.000%

Prepayment Penalty None

Bankruptcy Message

Our records show that either you are a debtor in bankruptcy or you discharged personal liability for your mortgage loan in bankruptcy.

Important Message

***Partial Payments:** Any partial payments that you make are not applied to your mortgage, but instead are held in a separate suspense account according to applicable state law. If you pay the balance of a partial payment, the funds will be applied to your mortgage.

****Account History******Recent Account History**

- Payment due 08/01/19: unpaid balance of \$56,638.22
- Payment due 09/01/19: unpaid balance of \$834.42
- Payment due 10/01/19: unpaid balance of \$834.42
- Payment due 11/01/19: unpaid balance of \$840.45
- Payment due 12/01/19: unpaid balance of \$840.45

- Payment due 01/01/20: unpaid balance of \$840.45
- Payment due 02/01/20: current payment due
- **Total: \$61,668.86 amount that, if paid, would bring your loan current.** At the bottom on the Detach portion of the page it listed **Payment Amount; Payment Date 02/01/2020; Payment Amount \$61,668.86** On the second page it list, **Transaction Activity (12/18/2019-01/17/2020)**

<u>Date</u>	<u>Description</u>	<u>Charges</u>	<u>Payments</u>
01/07/2020	Attorney Cost Disbursement	\$1,075.00	\$0.00
01/07/2020	Regular Payment-(Due 5/1/2014)	\$0.00	\$708.60

(Ex. '9' p.2).

109. That on or about February 16, 2020, I received a mortgage statement from Shellpoint. It listed, **Payment Date 03/01/2020; Payment Amount \$61,908.71.** It also list,

Explanation of Payment Amount;

Principal \$247.47

Interest \$461.13

Escrow (Taxes and Insurance) \$131.85

Regular Monthly Payment \$840.45

Total Fees and Charges \$208.00

Past Unpaid Payment \$60,860.26

Total Payment Amount \$61,908.71

Past Payment Breakdown

	Paid Last Month	Paid Year to Date
Principal	\$185.75	\$370.73
Interest	\$522.85	\$1,046.47
Escrow	\$0.00	\$0.00
Fees/Late Charges	\$100.00	\$100.00
Total	\$808.60	\$1,517.20

Account Information

Outstanding Principal \$125,296.79

Interest Rate 5.000%

Prepayment Penalty None

Bankruptcy Message

Our records show that either you are a debtor in bankruptcy or you discharged personal liability for your mortgage loan in bankruptcy.

Important Message

***Partial Payments:** Any partial payments that you make are not applied to your mortgage, but instead are held in a separate suspense account according to applicable state law. If you pay the balance of a partial payment, the funds will be applied to your mortgage.

****Account History****

Recent Account History

- Payment due 09/01/19: unpaid balance of \$56,872.04
- Payment due 10/01/19: unpaid balance of \$834.42
- Payment due 11/01/19: unpaid balance of \$840.45
- Payment due 12/01/19: unpaid balance of \$840.45
- Payment due 01/01/20: unpaid balance of \$840.45
- Payment due 02/01/20: unpaid balance of \$840.45
- Payment due 03/01/20: current payment due
- **Total: \$61,908.71 amount that, if paid, would bring your loan current.** At the bottom on the Detach portion of the page it listed **Payment Amount; Payment Date 03/01/2020; Payment Amount \$61,908.71** On the second page it list, **Transaction Activity (01/18/2020-02/15/2020)**

<u>Date</u>	<u>Description</u>	<u>Charges</u>	<u>Payments</u>
01/27/2020	Property Inspection Disbursement	\$13.00	\$0.00
01/28/2020	BPO/Aprsl Cost Disbursement	\$95.00	\$0.00
02/03/2020	BPO/Aprsl Cost Disbursement	\$100.00	\$0.00
02/03/2020	BPO/Aprsl Cost Payment	\$0.00	\$100.00
02/10/2020	Regular Payment-(Due 6/1/2014)	\$0.00	\$708.60

(Ex. '9' p.5).

110. That on or about March 18, 2020, I received a mortgage statement from Shellpoint. It listed, **Payment Date 04/01/2020; Payment Amount \$62,053.56** It also list,

Explanation of Payment Amount:

Principal \$248.50

Interest \$460.10

Escrow (Taxes and Insurance) \$131.85

Regular Monthly Payment \$840.45

Total Fees and Charges \$13.00

Past Unpaid Payment \$61,200.11

Total Payment Amount \$62,053.56

Past Payment Breakdown

	Paid Last Month	Paid Year to Date
Principal	\$186.52	\$557.25
Interest	\$522.08	\$1,568.55
Escrow	\$0.00	\$0.00
Fees/Late Charges	\$0.00	\$0.00
Total	\$708.60	\$2,225.80

Account Information

Outstanding Principal \$125,112.27

Interest Rate 5.000%

Prepayment Penalty None

Bankruptcy Message

Our records show that either you are a debtor in bankruptcy or you discharged personal liability for your mortgage loan in bankruptcy.

Important Message

***Partial Payments:** Any partial payments that you make are not applied to your mortgage, but instead are held in a separate suspense account according to applicable state law. If you pay the balance of a partial payment,

the funds will be applied to your mortgage.

****Account History****

Recent Account History

- Payment due 10/01/19: unpaid balance of \$57,010.86
 - Payment due 11/01/19: unpaid balance of \$840.45
 - Payment due 12/01/19: unpaid balance of \$840.45
 - Payment due 01/01/20: unpaid balance of \$840.45
 - Payment due 02/01/20: unpaid balance of \$840.45
 - Payment due 03/01/20: unpaid balance of \$840.45
 - Payment due 04/01/20: current payment due
 - **Total: \$62,053.56 amount that, if paid, would bring your loan current.** At the bottom on the Detach portion of the page it listed **Payment Amount; Payment Date 04/01/2020; Payment Amount \$62,053.56**
- On the second page it list, **Transaction Activity (02/16/2020-03/17/2020)**

<u>Date</u>	<u>Description</u>	<u>Charges</u>	<u>Payments</u>
02/20/2020	Property Inspection Disbursement	\$13.00	\$0.00
03/09/2020	Partial Payment Unapplied	\$0.00	\$708.60
03/09/2020	Partial Payment Unapplied	\$0.00	-\$708.60
03/09/2020	Regular Payment-(Due 7/1/2014)	\$0.00	\$708.60

(Ex. '9' p.6).

111. That on or about April 17, 2020, I received a mortgage statement from Shellpoint. It listed, **Payment Date 05/01/2020; Payment Amount \$62,185.41.** It also list,

Explanation of Payment Amount;

Principal \$249.54

Interest \$459.06

Escrow (Taxes and Insurance) \$131.85

Regular Monthly Payment \$840.45

Total Fees and Charges \$0.00

Past Unpaid Payment \$61,344.96

Total Payment Amount \$62,185.41

Past Payment Breakdown

	Paid Last Month	Paid Year to Date
Principal	\$187.30	\$744.55
Interest	\$521.30	\$2,089.85
Escrow	\$0.00	\$0.00
Fees/Late Charges	\$0.00	\$100.00
Total	\$708.60	\$2,934.40

Account Information

Outstanding Principal	\$124,924.97
Interest Rate	5.000%
Prepayment Penalty	None

Bankruptcy Message

Our records show that either you are a debtor in bankruptcy or you discharged personal liability for your mortgage loan in bankruptcy.

Important Message

***Partial Payments:** Any partial payments that you make are not applied to your mortgage, but instead are held in a separate suspense account according to applicable state law. If you pay the balance of a partial payment, the funds will be applied to your mortgage.

****Account History****

Recent Account History

- Payment due 11/01/19: unpaid balance of \$57,142.71
- Payment due 12/01/19: unpaid balance of \$840.45
- Payment due 01/01/20: unpaid balance of \$840.45
- Payment due 02/01/20: unpaid balance of \$840.45
- Payment due 03/01/20: unpaid balance of \$840.45
- Payment due 04/01/20: unpaid balance of \$840.45
- Payment due 05/01/20: current payment due
- **Total: \$62,185.41 amount that, if paid, would bring your loan**

current. At the bottom on the Detach portion of the page it listed **Payment Amount; Payment Date 05/01/2020; Payment Amount \$62,185.41**
On the second page it list, **Transaction Activity (03/18/2020-04/16/2020)**

<u>Date</u>	<u>Description</u>	<u>Charges</u>	<u>Payments</u>
04/16/2020	Partial Payment Unapplied	\$0.00	\$708.60
04/16/2020	Partial Payment Unapplied	\$0.00	-\$708.60
04/16/2020	Regular Payment-(Due 8/1/2014)	\$0.00	\$708.60

(Ex. '9' p.7).

112. That on or about May 18, 2020, I received a mortgage statement from Shellpoint. It listed, **Payment Date 06/01/2020; Payment Amount \$64,084.76.** It also list,

Explanation of Payment Amount;

Principal \$250.58

Interest \$458.02

Escrow (Taxes and Insurance) \$131.85

Regular Monthly Payment \$840.45

Total Fees and Charges \$1,767.50

Past Unpaid Payment \$61,476.81

Total Payment Amount \$64,084.76

Past Payment Breakdown

	Paid Last Month	Paid Year to Date
Principal	\$188.08	\$932.63
Interest	\$520.52	\$2,610.37
Escrow	\$0.00	\$0.00
Fees/Late Charges	\$0.00	\$100.00
Total	\$708.60	\$3,643.00

Account Information

Outstanding Principal \$124,736.89

Interest Rate 5.000%

Prepayment Penalty None

Bankruptcy Message

Our records show that either you are a debtor in bankruptcy or you discharged personal liability for your mortgage loan in bankruptcy.

Important Message

***Partial Payments:** Any partial payments that you make are not applied to your mortgage, but instead are held in a separate suspense account according to applicable state law. If you pay the balance of a partial payment, the funds will be applied to your mortgage.

****Account History******Recent Account History**

- Payment due 12/01/19: unpaid balance of \$59,042.06
- Payment due 01/01/19: unpaid balance of \$840.45
- Payment due 02/01/20: unpaid balance of \$840.45
- Payment due 03/01/20: unpaid balance of \$840.45
- Payment due 04/01/20: unpaid balance of \$840.45
- Payment due 05/01/20: unpaid balance of \$840.45
- Payment due 06/01/20: current payment due
- **Total: \$64,084.76 amount that, if paid, would bring your loan current.** At the bottom on the Detach portion of the page it listed **Payment Amount; Payment Date 06/01/2020; Payment Amount \$64,084.76.** On the second page it list, **Transaction Activity (04/17/2020- 05/17/2020)**

<u>Date</u>	<u>Description</u>	<u>Charges</u>	<u>Payments</u>
04/17/2020	Property Inspection Disbursement	\$13.00	\$0.00
04/16/2020	BK Costs Disbursement	\$1,741.50	\$0.00
04/16/2020	Regular Payment-(Due 9/1/2014)	\$0.00	\$708.60
05/14/2020	Property Inspection Disbursement	\$13.00	\$0.00

(Ex. '9' p.11).

113. That on or about June 18, 2020, I received a mortgage statement from Shellpoint. It listed, **Payment Date 07/01/2020; Payment Amount**

\$64,229.61. It also list,

Explanation of Payment Amount;

Principal \$251.62

Interest \$456.98

Escrow (Taxes and Insurance) \$131.85

Regular Monthly Payment \$840.45

Total Fees and Charges \$108.00

Past Unpaid Payment \$63,281.16

Total Payment Amount \$64,229.61

Past Payment Breakdown

	Paid Last Month	Paid Year to Date
Principal	\$188.86	\$1,121.49
Interest	\$519.74	\$3,130.11
Escrow	\$0.00	\$0.00
Fees/Late Charges	\$95.00	\$195.00
Total	\$803.60	\$4,446.60

Account Information

Outstanding Principal \$124,548.03

Interest Rate 5.000%

Prepayment Penalty None

Bankruptcy Message

Our records show that either you are a debtor in bankruptcy or you discharged personal liability for your mortgage loan in bankruptcy.

Important Message

***Partial Payments:** Any partial payments that you make are not applied to your mortgage, but instead are held in a separate suspense account according to applicable state law. If you pay the balance of a partial payment, the funds will be applied to your mortgage.

****Account History****

Recent Account History

- Payment due 01/01/20: unpaid balance of \$59,186.91
- Payment due 02/01/20: unpaid balance of \$840.45
- Payment due 03/01/20: unpaid balance of \$840.45
- Payment due 04/01/20: unpaid balance of \$840.45
- Payment due 05/01/20: unpaid balance of \$840.45
- Payment due 06/01/20: unpaid balance of \$840.45
- Payment due 07/01/20: current payment due
- **Total: \$64,229.61 amount that, if paid, would bring your loan current.** On the second page it list, **Transaction Activity (05/18/2020-06/17/2020)**

<u>Date</u>	<u>Description</u>	<u>Charges</u>	<u>Payments</u>
05/19/2020	BPO/Aprsl Cost Disbursement	\$95.00	\$0.00
05/19/2020	BPO/Aprsl Costs Payment	\$0.00	\$95.00
06/10/2020	Property Inspection Disbursement	\$13.00	\$0.00
06/10/2020	Partial Payment Unapplied	\$0.00	\$708.60
06/10/2020	Partial Payment Unapplied	\$0.00	-\$708.60
06/10/2020	Partial Payment Unapplied	\$0.00	\$708.60
06/11/2020	Partial Payment Unapplied	\$0.00	-\$708.60
06/11/2020	Regular Payment-(Due 10/1/2014)	\$0.00	\$708.60

(Ex. '9' p.13).

114. That on or about July 18, 2020, I received a mortgage statement from Shellpoint. It listed, **Payment Date 08/01/2020; Payment Amount \$67,706.96.** It also list,

Explanation of Payment Amount;

Principal \$252.67

Interest \$455.93

Escrow (Taxes and Insurance) \$131.85

Regular Monthly Payment \$840.45

Total Fees and Charges \$3,345.50

Past Unpaid Payment \$63,521.01

Total Payment Amount \$67,706.96

Past Payment Breakdown

	Paid Last Month	Paid Year to Date
Principal	\$189.65	\$1,311.14
Interest	\$518.95	\$3,649.06
Escrow	\$0.00	\$0.00
Fees/Late Charges	\$0.00	\$195.00
Total	\$708.60	\$5,155.20

Account Information

Outstanding Principal	\$124,358.38
Interest Rate	5.000%
Prepayment Penalty	None

Bankruptcy Message

Our records show that either you are a debtor in bankruptcy or you discharged personal liability for your mortgage loan in bankruptcy.

Important Message

***Partial Payments:** Any partial payments that you make are not applied to your mortgage, but instead are held in a separate suspense account according to applicable state law. If you pay the balance of a partial payment, the funds will be applied to your mortgage.

****Account History******Recent Account History**

- Payment due 02/01/20: unpaid balance of \$62,664.26
- Payment due 03/01/20: unpaid balance of \$840.45
- Payment due 04/01/20: unpaid balance of \$840.45
- Payment due 05/01/20: unpaid balance of \$840.45
- Payment due 06/01/20: unpaid balance of \$840.45
- Payment due 07/01/20: unpaid balance of \$840.45
- Payment due 08/01/20: current payment due
- **Total: \$67,706.96 amount that, if paid, would bring your loan current.** On the second page it list, **Transaction Activity (06/18/2020-**

07/17/2020)

<u>Date</u>	<u>Description</u>	<u>Charges</u>	<u>Payments</u>
07/07/2020	BK Cost Disbursement	\$3,268.00	\$0.00
07/13/2020	Property Inspection Disbursement	\$13.00	\$0.00
07/13/2020	Partial Payment Unapplied	\$0.00	\$708.60
07/13/2020	Partial Payment Unapplied	\$0.00	\$708.60
07/13/2020	Regular Payment-(Due 10/1/2014)	\$0.00	\$708.60
07/15/2020	BK Cost Disbursement	\$64.50	\$0.00

(Ex. '9' p.15).

115. That on or about August 4, 2020, I received a letter from Shellpoint. It stated, Your property insurance policy for the above property was recently received. Upon review, it was noted there is a discrepancy in the property description on the policy. Please update the property listed in the policy to read as follows: **1392 ECHO FALL AVE LAS VEGAS, NV 89123** (Ex. '9' p.17).

116. That on or about August 18, 2020, I received a mortgage statement from Shellpoint. It listed, **Payment Date 09/01/2020; Payment Amount \$68,560.41**. It also list,

Explanation of Payment Amount;

Principal \$253.72

Interest \$454.88

Escrow (Taxes and Insurance) \$131.85

Regular Monthly Payment \$840.45

Total Fees and Charges \$13.00

Past Unpaid Payment \$67,706.96

Total Payment Amount \$68,560.41

Past Payment Breakdown

	Paid Last Month	Paid Year to Date
Principal	\$0.00	\$1,311.14
Interest	\$0.00	\$3,649.06
Escrow	\$0.00	\$0.00
Fees/Late Charges	\$0.00	\$195.00

Total **\$0.00** **\$5,155.20**

Account Information

Outstanding Principal \$124,358.38

Interest Rate 5.000%

Prepayment Penalty None

Bankruptcy Message

Our records show that either you are a debtor in bankruptcy or you discharged personal liability for your mortgage loan in bankruptcy.

Important Message

***Partial Payments:** Any partial payments that you make are not applied to your mortgage, but instead are held in a separate suspense account according to applicable state law. If you pay the balance of a partial payment, the funds will be applied to your mortgage.

****Account History****

Recent Account History

- Payment due 03/01/20: unpaid balance of \$63,517.71
- Payment due 04/01/20: unpaid balance of \$840.45
- Payment due 05/01/20: unpaid balance of \$840.45
- Payment due 05/01/20: unpaid balance of \$840.45
- Payment due 07/01/20: unpaid balance of \$840.45
- Payment due 08/01/20: unpaid balance of \$840.45
- Payment due 09/01/20: current payment due
- **Total: \$68,560.41 amount that, if paid, would bring your loan current.** On the second page it list, **Transaction Activity (07/18/2020-08/17/2020)**

<u>Date</u>	<u>Description</u>	<u>Charges</u>	<u>Payments</u>
08/03/2020	County Tax Bill 1	\$424.00	\$0.00
08/05/2020	Property Inspection Disbursement	\$13.00	\$0.00

(Ex. '9' p.20).

117. That on or about August 26, 2020, I faxed Shellpoint proof of renewed

insurance for the property of 1392 Echo Falls Ave., and asking them to remove the unnecessary coverage and remove any charges with such coverage from her account (Ex. '9' p.22).

118. That on or about September 18, 2020, I received a mortgage statement from Shellpoint. It listed, **Payment Date 10/01/2020; Payment Amount \$68,705.26**. It also list,

Explanation of Payment Amount:

Principal \$254.78

Interest \$453.82

Escrow (Taxes and Insurance) \$131.85

Regular Monthly Payment \$840.45

Total Fees and Charges \$13.00

Past Unpaid Payment \$67,851.81

Total Payment Amount \$68,705.26

Past Payment Breakdown

	Paid Last Month	Paid Year to Date
Principal	\$190.44	\$1,501.58
Interest	\$518.16	\$4,167.22
Escrow	\$0.00	\$0.00
Fees/Late Charges	\$0.00	\$195.00
Total	\$708.60	\$5,863.80

Account Information

Outstanding Principal \$124,167.94

Interest Rate 5.000%

Prepayment Penalty None

Bankruptcy Message

Our records show that either you are a debtor in bankruptcy or you discharged personal liability for your mortgage loan in bankruptcy.

Important Message

***Partial Payments:** Any partial payments that you make are not applied

to your mortgage, but instead are held in a separate suspense account according to applicable state law. If you pay the balance of a partial payment, the funds will be applied to your mortgage.

****Account History****

Recent Account History

- Payment due 06/01/20: unpaid balance of \$840.45
- Payment due 07/01/20: unpaid balance of \$840.45
- Payment due 08/01/20: unpaid balance of \$840.45
- Payment due 09/01/20: unpaid balance of \$840.45
- Payment due 04/01/20: unpaid balance of \$63,662.56
- Payment due 05/01/20: unpaid balance of \$840.45
- Payment due 10/01/20: current payment due
- **Total: \$68,705.26 amount that, if paid, would bring your loan current.** On the second page it list, **Transaction Activity (08/18/2020-09/17/2020)**

<u>Date</u>	<u>Description</u>	<u>Charges</u>	<u>Payments</u>
08/18/2020	Regular Payment-(Due 12/1/2014)	\$0.00	\$708.60
09/02/2020	Property Inspection Disbursement	\$13.00	\$0.00

(Ex. '9' p.27).

119. That on or about October 18, 2020, I received a mortgage statement from Shellpoint. It listed, **Payment Date 11/01/2020; Payment Amount \$68,150.39.** It also list,

Explanation of Payment Amount:

Principal \$255.84

Interest \$452.76

Escrow (Taxes and Insurance) \$140.73

Regular Monthly Payment \$849.33

Total Fees and Charges \$13.00

Past Unpaid Payment \$67,288.06

Total Payment Amount \$68,105.39

Past Payment Breakdown

	Paid Last Month	Paid Year to Date
Principal	\$383.26	\$1,884.84
Interest	\$1,033.94	\$5,201.16
Escrow	\$0.00	\$0.00
Fees/Late Charges	\$0.00	\$195.00
Total	\$1,417.20	\$7,281.00

Account Information

Outstanding Principal	\$124,784.68
Interest Rate	5.000%
Prepayment Penalty	None

Bankruptcy Message

Our records show that either you are a debtor in bankruptcy or you discharged personal liability for your mortgage loan in bankruptcy.

Important Message

***Partial Payments:** Any partial payments that you make are not applied to your mortgage, but instead are held in a separate suspense account according to applicable state law. If you pay the balance of a partial payment, the funds will be applied to your mortgage.

****Account History****

Recent Account History

- Payment due 05/01/20: unpaid balance of \$63,098.81
- Payment due 06/01/20: unpaid balance of \$840.45
- Payment due 07/01/20: unpaid balance of \$840.45
- Payment due 08/01/20: unpaid balance of \$840.45
- Payment due 09/01/20: unpaid balance of \$840.45
- Payment due 10/01/20: unpaid balance of \$840.45
- Payment due 11/01/20: current payment due
- **Total: \$68,150.39 amount that, if paid, would bring your loan current. On the second page it list, Transaction Activity (09/18/2020-10/17/2020)**

<u>Date</u>	<u>Description</u>	<u>Charges</u>	<u>Payments</u>
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09/23/2020	Regular Payment-(Due 1/1/2015)	\$0.00	\$708.60
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09/30/2020	Property Inspection Disbursement	\$13.00	\$0.00
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10/15/2020	Regular Payment-(Due 2/1/2015)	\$0.00	\$708.60
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(Ex. '9' p.29).

120. That on or about November 18, 2020, I received a mortgage statement from Shellpoint. It listed, **Payment Date 12/01/2020; Payment Amount \$68,304.12**. It also list,

Explanation of Payment Amount;

Principal \$256.91

Interest \$451.69

Escrow (Taxes and Insurance) \$140.73

Regular Monthly Payment \$849.33

Total Fees and Charges \$13.00

Past Unpaid Payment \$67,441.79

Total Payment Amount \$68,304.12

Past Payment Breakdown

	Paid Last Month	Paid Year to Date
Principal	\$192.83	\$2,077.67
Interest	\$515.77	\$5,716.93
Escrow	\$0.00	\$0.00
Fees/Late Charges	\$0.00	\$195.00
Total	\$708.60	\$7,989.60

Account Information

Outstanding Principal \$123,591.85

Interest Rate 5.000%

Prepayment Penalty None

Bankruptcy Message

Our records show that either you are a debtor in bankruptcy or you discharged personal liability for your mortgage loan in bankruptcy.

Important Message

***Partial Payments:** Any partial payments that you make are not applied to your mortgage, but instead are held in a separate suspense account according to applicable state law. If you pay the balance of a partial payment, the funds will be applied to your mortgage.

****Account History******Recent Account History**

- Payment due 09/01/20: unpaid balance of \$840.45
- Payment due 10/01/20: unpaid balance of \$840.45
- Payment due 11/01/20: unpaid balance of \$840.45
- Payment due 06/01/20: unpaid balance of \$63,243.66
- Payment due 07/01/20: unpaid balance of \$840.45
- Payment due 08/01/20: unpaid balance of \$840.45
- Payment due 12/01/20: current payment due
- **Total: \$68,304.12 amount that, if paid, would bring your loan current.** On the second page it list, **Transaction Activity (10/19/2020-11/17/2020)**

<u>Date</u>	<u>Description</u>	<u>Charges</u>	<u>Payments</u>
11/04/2020	Property Inspection Disbursement	\$13.00	\$0.00
11/09/2020	Regular Payment-(Due 3/1/2015)	\$0.00	\$708.60

(Ex. '9' p.31).

121. That on or about January 18, 2021, I received a mortgage statement from Shellpoint. It listed, **Payment Date 2/01/2021; Payment Amount \$69,665.08.** It also list,

Explanation of Payment Amount;

Principal \$259.05

Interest \$449.55

Escrow (Taxes and Insurance) \$140.73

Regular Monthly Payment \$849.33

Total Fees and Charges \$430.00

Past Unpaid Payment \$68,385.75

Total Payment Amount \$69,665.08

Past Payment Breakdown

	Paid Last Month	Paid Year to Date
Principal	\$194.44	\$194.44
Interest	\$514.16	\$514.16
Escrow	\$0.00	\$0.00
Fees/Late Charges	\$0.00	\$0.00
Total	\$708.60	\$708.60

Account Information

Outstanding Principal	\$123,203.78
Interest Rate	5.000%
Prepayment Penalty	None

Bankruptcy Message

Our records show that either you are a debtor in bankruptcy or you discharged personal liability for your mortgage loan in bankruptcy.

Important Message

***Partial Payments:** Any partial payments that you make are not applied to your mortgage, but instead are held in a separate suspense account according to applicable state law. If you pay the balance of a partial payment, the funds will be applied to your mortgage.

****Account History****

Recent Account History

- Payment due 08/01/20: unpaid balance of \$64,586.86
- Payment due 09/01/20: unpaid balance of \$840.45
- Payment due 10/01/20: unpaid balance of \$840.45
- Payment due 11/01/20: unpaid balance of \$849.33
- Payment due 12/01/20: unpaid balance of \$849.33
- Payment due 01/01/21: unpaid balance of \$849.33
- Payment due 02/01/21: current payment due
- **Total: \$69,665.08 amount that, if paid, would bring your loan**

current. On the second page it list, **Transaction Activity (12/18/2020-01/17/2021)**

<u>Date</u>	<u>Description</u>	<u>Charges</u>	<u>Payments</u>
11/04/2020	BK Costs Disbursement	\$430.00	\$0.00
11/09/2020	Regular Payment-(Due 5/1/2015)	\$0.00	\$708.60

On the last page it also attaches a fee schedule (Ex. '9' p.33).

122. That starting around July 2015 and going on into late 2020, I received the attached true and correct copies of dozens of written correspondence from Shellpoint with the wrong monthly payments and interest rate and loan balance.
123. That on several occasions, I would get so tired of the incorrect amount and interest rate on the mortgage statements that I would write to Shellpoint requesting information regarding the loan account.
124. That the payments made between the date of the bankruptcy in the court ordered amount of **\$708.60** at a rate of 5.00% were not applied correctly, or at all.
125. That Shellpoint has left those payments in an unapplied funds category and not applied them correctly to the balance. Thus the loan balance never decreases.
126. That Shellpoint continually added in to the account pre-bankruptcy charges, fees etc. that had been stripped from the loan at confirmation.
127. That Shellpoint continually added these false amounts, claiming that I'm due and owing, placing me into default status as Shellpoint numbers are completely inaccurate. Filing false documents with the Clark County Recorder's Office based on the above inaccurate and incorrect numbers. Failing to correctly Board the loan per the bankruptcy confirmation numbers. Filing incorrect and inaccurate information on my credit report causing my credit score to be lowered. Not sending me monthly statements with correct information detailed within.
128. That most of the time Shellpoint would not respond to my letters.
129. That my exhusband William R. Schulte passed on January 21, 2020.

- 1 130. That attached to this motion are some of the dozens of incorrect mortgage
2 statements from Shellpoint, I received during my bankruptcy and after plan
3 confirmation.
4 131. That Shellpoint had not filed anything or even sent me my Mortgage
5 statements for several years.
6 132. That Shellpoint included payments for taxes and insurance in violation of the
7 Order, thus claiming we were in Default.
8 133. That Shellpoint has called me numerous times on my private cellular number
9 without authorization, even though they have my land line.
10 134. That each time, I informed them that this was not acceptable and to call me
11 on my land line as they were not authorized to call me on my cell phone.
12 135. That this continued to happened numerous times without my permission.
13 136. That they also called my land line during the time period of the 2017
14 bankruptcy case.
15 137. That these have, and continue to cause an emotional strain on me.
16 138. That because of how Ocwen and Shellpoint have calculated my payments and
17 reported my loan on the Echo Falls property my credit reports have been
18 negatively affected.
19 139. That I have spent money on gas and on copies going back and forth to my
20 attorney office of \$150.
21 140. That I have spent over \$25,000 on attorneys fees attempting to straighten the
22 accounting out.

23 Dated this 16th day of April 2021.

24 
25 _____
26 Melani Schulte
27
28

Suspect:

- ☐ Cited ☐ Arrested ☐ Unknown
☐ City ☐ County
☐ Misdemeanor ☐ Gross Misdemeanor
☐ Felony

Case 09-29125-mkn Doc 1334-1 Entered 04/23/21 12:43:35 Page 83 of 120

LAS VEGAS METROPOLITAN POLICE DEPARTMENT

VICTIM'S INFORMATION GUIDE

Offense <i>Burglary</i>	Area Command <i>DTAC</i>	Event Number <i>160209-2291</i>
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This report is important for you to keep since it is the only way you will have to refer to your particular case and event number. If you need a copy of your report, it can be obtained during the hours of 8 a.m. to 5 p.m., Monday through Friday, 8 a.m. to 3 p.m. on weekends from the LVMPD Police Records Section, 400 S. Martin L. King Blvd., Bldg. C, (702) 828-3476, **FIVE WORKING DAYS** after filing of the report, for a nominal fee.

ATTENTION: IT IS YOUR RESPONSIBILITY TO IMMEDIATELY NOTIFY THE LVMPD IF YOU SHOULD RECOVER YOUR STOLEN VEHICLE YOURSELF.

The department relies on a number of factors available in any report to assign a follow-up investigator. Experience has proven that certain information must normally be determined at the time of the initial investigation before a case has the potential for being solved. Without suspects, witnesses, evidence, or other investigative leads, a case cannot be solved except under special circumstances. For example, a suspect caught committing another crime is found with evidence linking him to this one, or he may confess to other crimes including this one. **If you have any questions or additional information, please contact the detective handling your case at the appropriate telephone number listed below or complete an Additional Crime Information report. (Refer to the Event Number listed above.)**

OBLIGATIONS OF CITIZENS FILING MISDEMEANOR CRIME REPORTS WITH LVMPD

1. If an arrest was not made, or if a citation was not issued, and you wish to pursue this matter, you must contact the detective assigned to handle your case at the appropriate number listed below, **AT LEAST TEN (10) BUSINESS DAYS AFTER THE REPORT HAS BEEN FILED**, Monday through Friday, 8:00 a.m. - 4:00 p.m. You may be required to testify against the defendant (suspect) if the case is prosecuted in the courts. All felonies will be investigated.
2. You must give the Event Number at the top of this page if you call about your case.
3. If the suspect in your case is arrested or cited for a misdemeanor, **DO NOT CONTACT THE DETECTIVE ASSIGNED TO YOUR CASE.** You may get information about the status of your case by contacting either the County or City Victim Advocates (listed below). The police department does not have any court information.
4. If this is a misdemeanor crime report and is for **INSURANCE PURPOSES ONLY** or **YOU DO NOT WISH TO PROSECUTE**, and no one has been arrested, please **DO NOT** contact the detective.
5. If no arrest has been made and you need victim assistance, you may contact a Victim Advocate from the Police Department at (702) 828-2955.

CONTACT TELEPHONE NUMBERS

Firearms (702) 828-2953
Identity Crimes (702) 828-3483
Fraud (702) 828-3285
Abuse-Neglect (702) 828-3364
Homicide (702) 828-3521
High Risk Runaway Detail (702) 828-3561
Missing Persons (702) 828-2907
Robbery (702) 828-3591
Sexual Assault (702) 828-3421

Bolden Area Command (702) 828-3874
Convention Center Area Command (702) 828-3204
Downtown Area Command (702) 828-4314
Enterprise Area Command (702) 828-4809
Northeast Area Command (702) 828-7355
Northwest Area Command (702) 828-8577
Southeast Area Command (702) 828-8242
South Central Area Command (702) 828-8639 / (702) 828-8313

LVMPD VICTIM ADVOCATE: Provides crisis intervention, an assessment of the immediate needs of the victims and their families, initiates crime victim assistance paperwork, provides referrals to other agencies, and functions as a liaison with LVMPD personnel and other law enforcement agencies. For assistance, please call the LVMPD Victim Advocate at (702) 828-2955 Monday through Friday 7:00 a.m. - 4:00 p.m.

LAS VEGAS CITY ATTORNEY VICTIM/WITNESS ASSISTANCE: Provides specialized advocacy for victims of domestic violence or battery occurring within the City of Las Vegas. If you are a victim of domestic violence or battery and an arrest has been made or a citation has been issued, please contact the Las Vegas City Attorney's Victim Witness Advocate at (702) 229-2525.

CLARK COUNTY DISTRICT ATTORNEY VICTIM/WITNESS ASSISTANCE CENTER: Provides Justice Court and District Court case information and addresses any concerns you may have regarding your appearance as a witness. When you receive a subpoena to appear in a Justice Court or District Court case, please contact the Victim Witness Assistance Center at (702) 671-2525. If you move or have another address where you wish to receive a subpoena, please contact the advocates at the court.

ASSISTANCE TO VICTIMS OF VIOLENT CRIME: Victims of violent crime who are physically injured or victims of sexual assault may qualify for medical and counseling assistance from the State of Nevada under NRS 217. For information, contact the LVMPD Victim/Witness Advocate or the Nevada State Victims of Violent Crime Program at (702) 486-2740. Note: Applications for this service must be received within one year of the commission of the crime.

ASSISTANCE TO VICTIMS OF SEXUAL ASSAULT: Victims of sexual assault may be eligible for medical treatment and counseling under NRS 217. For information, call the Clark County District Attorney Victim Witness Assistance Center (702) 671-2525, or Rape Crisis Center at (702) 366-1640. Note: Applications for this service must be received within 60 days of the commission of the crime.

THREATS AND DISSUASION TO TESTIFY: Victims and witnesses threatened and/or asked not to testify or prosecute, should contact the detective assigned to the original case. You may also notify the prosecutor if you have already been assigned one.

☐ Citado ☐ Arrestado ☐ Nosesabe

☐ Ciudad ☐ Condado

☐ Delito Menor ☐ Delito Menor Grave

☐ Delito Mayor

DEPARTAMENTO DE POLICIA METROPOLITANA DE LAS VEGAS

GUÍA DE INFORMACIÓN PARA LA VÍCTIMA

Delito	Area de Comando	Numero de Evento
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Es importante que usted conserve este reporte ya que es la única manera que tendrá para referirse a su caso particular y a su número de evento. Si necesita una copia de su reporte, la puede obtener, por una cuota nominal, en la Sección de Registros Policiales de LVMPD, 400 S. Martin L. King Blvd., Bldg. C, (702) 828-3476, de lunes a viernes de 8 a.m. a 5 p.m., y los fines de semana, de 8 a.m. a 3 p.m., después de CINCO DÍAS HÁBILES, de la fecha en que se presentó el reporte.

ATENCIÓN: ES SU RESPONSABILIDAD NOTIFICAR INMEDIATAMENTE A LVMPD SI USTED HUBIERA RECUPERADO SU VEHÍCULO ROBADO PERSONALMENTE.

El departamento se basa en un número de factores disponibles de cualquier reporte, para designar un investigador que le dé seguimiento. La experiencia nos ha demostrado que cierta información se debe determinar, normalmente, a la hora de la investigación inicial, para tener la capacidad de resolver cualquier caso. Sin sospechosos, testigos, pruebas u otras pistas de investigación, un caso no se puede resolver, excepto bajo circunstancias especiales. Por ejemplo, un sospechoso atrapado al cometer otro delito a quien se le encuentran pruebas que lo involucren a éste, o él puede confesar sobre otros delitos incluyendo éste. **Si usted tiene preguntas o necesita información adicional, por favor comuníquese con el detective que maneja su caso al teléfono designado que se enumera abajo o complete un reporte de Información Adicional del Delito. (Refiérase al Número de Evento anotado en la parte superior.)**

OBLIGACIONES DE LOS CIUDADANOS QUE PRESENTAN REPORTES DE DELITOS MENORES A LVMPD

1. Si no hubo arresto, o si no se dio un citatorio y si desea darle seguimiento a este asunto, usted debe contactar al detective asignado a manejar su caso, al teléfono apropiado en la lista de abajo, CUANDO MENOS DIEZ (10) DIAS LABORALES DESPUÉS DE QUE PRESENTO EL REPORTE, de lunes a viernes de 8 a.m. a 4 p.m. Puede requerirse que usted testifique contra el acusado (sospechoso) si el caso se procesa penalmente en la corte. Todos los casos al nivel felonía serán investigados.
2. Usted debe proporcionar el número de evento que se encuentra en la parte superior de esta hoja, si llama sobre su caso.
3. Si el sospechoso en su caso es arrestado o citado por un delito menor, NO SE COMUNIQUE CON EL DETECTIVE ASIGNADO A SU CASO. Usted puede obtener información sobre el estatus de su caso comunicándose ya sea con los abogados de las Víctimas del Condado o de la Ciudad (enumerados abajo). El departamento de policía no tiene ninguna información sobre la corte.
4. Si este es un reporte de un delito menor y es solo con Fines DE UN SEGURO o NO QUIERE QUE LLEVE A PROCESO PENAL y no se ha arrestado a nadie, por favor NO contacte al detective.
5. Si no se ha hecho ningún arresto y usted necesita ayuda como víctima, puede comunicarse con el departamento de servicio a Víctimas del Departamento de Policía al (702) 828-2955.

NUMEROS DE TELEFONO

Armas de Fuego	(702) 828-2953	Bolden Area Command	(702) 828-3874
Falsificación	(702) 828-3483	Convention Center Area Command	(702) 828-3204
Fraude	(702) 828-3285	Downtown Area Command	(702) 828-4314
Maltrato-Descuido	(702) 828-3364	Enterprise Area Command	(702) 828-4809
Homicidio	(702) 828-3521	Northeast Area Command	(702) 828-7355
Juveniles de Alto Riesgo	(702) 828-3561	Northwest Area Command	(702) 828-8577
Personas Extraviadas	(702) 828-2907	Southeast Area Command	(702) 828-8242
Robo	(702) 828-3591	South Central Area Command	(702) 828-8639 / (702) 828-8313
Abuso Sexual	(702) 828-3421		

CENTRO DE AYUDA A VÍCTIMAS DE LVMPD: Provee colaboración en crisis, una evaluación de las necesidades inmediatas de las víctimas y sus familias, inicia el papeleo de la reclamación para la compensación por los delitos, provee referencias de otras agencias y funciona como contacto con el personal de LVMPD y otras agencias legales. Para ayuda, por favor llame a servicio a víctimas al (702) 828-2955.

AYUDA DEL FISCAL DE LA CIUDAD DE LAS VEGAS A VÍCTIMAS Y TESTIGOS: Provee ayuda especializada para víctimas de violencia doméstica o maltrato cuando ocurre dentro de la Ciudad de Las Vegas. Si usted es víctima de violencia doméstica o maltrato y se ha hecho una detención, o si se ha otorgado un citatorio, por favor comuníquese con el Abogado de Víctimas y Testigos de la oficina del Fiscal de la Ciudad de Las Vegas al (702) 229-2525.

CENTRO DE AYUDA A VÍCTIMA Y TESTIGOS, DEL FISCAL DE DISTRITO DEL CONDADO DE CLARK: Provee información de casos de la Corte de Justicia y del la corte de Distrito y trata cualquier inquietud que usted pueda tener respecto a su presentación como testigo. Cuando usted recibe un citatorio escrito para presentarse en un caso de la Corte de Justicia o la Corte de Distrito, favor de comunicarse al Centro de Ayuda a Víctimas y Testigos al (702) 671-2525. Si usted se cambia o tiene otra dirección donde quiera recibir un citatorio escrito, por favor comuníquese con servicio a víctimas de la corte.

AYUDA A VÍCTIMAS DE DELITOS VIOLENTOS: Las víctimas de delitos violentos que han sido heridas físicamente o víctimas de agresión sexual, pueden calificar para asistencia y consejería médica, del Estado de Nevada bajo la ley NRS 217. Para información, comuníquese con el centro de ayuda a Víctimas y Testigos de LVMPD o con el Programa de Compensación a Víctimas de Delitos Violentos del Estado, al (702) 486-2740. NOTA: Las solicitudes para este servicio se deben recibir dentro del año siguiente a que se comisionó el delito.

AYUDA A VÍCTIMAS DE ABUSO SEXUAL: Las víctimas de abuso sexual pueden ser elegibles para tratamiento y consejería bajo la ley NRS217. Para información, llamar al Centro de Ayuda a Víctimas y Testigos del Fiscal del Distrito del Condado de Clark al (702) 671-2525 o al Centro de Crisis de Violación al (702) 366-1640. Nota: Las solicitudes para este servicio deben ser recibidas dentro de los 60 días de que se comisionó el delito.

AMENAZAR Y DISUADIR A TESTIFICAR: Las víctimas y testigos que son amenazadas y/o se les pide no testificar o proceder, deben comunicarse con el detective asignado en el caso original. También puede notificar al fiscal, si ya se le asigno uno.

On 02/09/16 Schulte, Melani came into DTAC to report the following:

On 02/07/16 at about 1300 hours, Schulte secured her rental property located at 1392 Echo Falls Ave. and didn't see anything unusual. On 02/08/16 at about 1830 hours, Schulte returned to her property and was unable to make entry using her keys. Schulte discovered someone had changed the locks on her property. Schulte called a locksmith out and once she made entry she discovered damaged to her walls and plumbing. Schulte believes there's more damage than what she listed and may return to add to her report.

Page 1 of 1

VOLUNTARY STATEMENT

Event #

160209-2291

THIS PORTION TO BE COMPLETED BY OFFICER

Specific Crime BREAKING AN ENTRY, TRESPASS	Date Occurred 2/8/2016	Time Occurred 1830
Location of Occurrence 1392 ECHO FALLS AV., LAS VEGAS, NV 89183	Sector/Beat 1A-	<input type="checkbox"/> City <input checked="" type="checkbox"/> County

Your Name (Last / First / Middle) MELANI SCHULTE						Date of Birth		Social Security #	
Race BLACK	Sex F	Height 5'10"	Weight 155	Hair BROWN	Eyes BROWN	Work Schdl. (Hours)	(Days Off)	Business / School	
Residence Address: (Number & Street) 9811 W. CHARLESTON BL.		Bldg./Apt.# 2-351	City LAS VEGAS		State NV	Zip Code 89117		Res. Phone: 702-275-9904	
Bus. (Local) Address: (Number & Street)		Bldg./Apt.#	City		State	Zip Code		Bus. Phone:	
Best place to contact you during the day ON CELL# 702-275-9904						Best time to contact you during the day		Can You Identify the Suspect? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
Occupation PROPERTY MANAGER						Depart Date (if visitor)			

DETAILS AT MY RENTAL PROPERTY - 1392 ECHO FALLS AVE., LV NV 89183.
STRANGERS BROKE INTO MY HOME, REMOVED MY LOCKBOX, CHANGED
THE LOCK ON THE FRONT DOOR + VANDALIZED MY HOME. I'M
THE PROPERTY MANAGER + OWNER OF MY PROPERTY. NO ONE IS
AUTHORIZED TO DO THIS TO MY PROPERTY. ALL OF THE PLUMBING
FIXTURES WERE TAMPERED WITH. APPLIANCES WERE MOVED,
DRY WALL WAS CUT, BREAKER BOX WAS ALSO TAMPERED WITH.
THEY CAUSED EXTENSIVE DAMAGE TO THE LOCKS, PLUMBING,
SLIDING REAR GLASS DOOR, DRYWALL + APPLIANCES.

I HAVE READ THIS STATEMENT AND I AFFIRM TO THE TRUTH AND ACCURACY OF THE FACTS CONTAINED HEREIN. THIS STATEMENT WAS COMPLETED AT (LOCATION) DISA

ON THE 9th DAY OF FEB AT 1405 (AM/PM), 2016.

Witness/Officer:

(SIGNATURE)

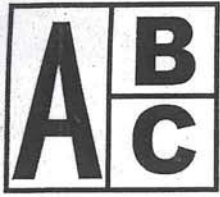
Witness/Officer:

LVMPD 85 (REV. 6-08)

(PRINTED)

P# 8755

SIGNATURE OF PERSON GIVING STATEMENT



ABC LOCKSMITHS

LICENSED • BONDED • INSURED
3981 E. Sunset Road, Suite E • Las Vegas, NV 89120
Phone (702) 598-1630 • Fax (702) 454-7978
www.abclockntow.com



INVOICE 273906

NAME Melanie ~~Stetter~~ SCHULTEADDRESS 1392 Echo FallsCITY LV STATE/ZIP NVPHONE 275-9904 FAX _____LOCATION Thrive Property ManagementDATE 2/8/16

AUTHORIZATION/RELEASE

DL#	D.O.B.
WT.	HT.
HAIR	EYES
AUTO:YEAR	MAKE
MODEL	LICENSE#

I legally can and do authorize the work described below, and hold bearer harmless from any resulting damage or claims.

WORK ORDER NO.	WORK PERFORMED BY <u>Ruben</u>	PURCHASE ORDER NO.	TERMS <input type="checkbox"/> CASH <input type="checkbox"/> CREDIT CARD <input type="checkbox"/> CHECK <input type="checkbox"/> ACCOUNT	X _____
----------------	-----------------------------------	--------------------	--	---------

DESCRIPTION OF LABOR	PART NO.	HRS. / QTY.	PRICE	AMOUNT
SERVICE CALL				
OPEN HOME/BUSINESS/CAR				
RE KEY CYLINDERS		2		
MASTER KEY CYLINDERS				
ORIGINAL KEY/CAR KEY				
SAFE COMBINATION CHANGE				
INSTALLATION				
REPAIR				

TOTAL LABOR

DESCRIPTION OF MATERIALS	PART NO.	QUANTITY	PRICE	AMOUNT
KEY DUPLICATE		4		
DEADBOLT				
KNOB SET				
LOCK BOX				
LEVER				
MORTISE				
OTHER				

I acknowledge satisfactory completion of work.

X [Signature]

PLEASE PAY FROM THIS INVOICE

\$25 charge for returned checks

A service charge of 2% per month which is 24% per year will be charged on past due accounts over 30 days. The cost of collection will be added to amount due.

GUARANTEE: Workmanship performed and materials installed are warranted for ninety days. During this period, if trouble develops in work performed, replacement of defective parts will be made free of charge.

TOTAL MATERIALS	
SUB TOTAL	
TAX	
TOTAL	

Thank You

ABC Locksmith
1414 S. Industrial Rd.
Las Vegas, NV 89102

Invoice

Date	Invoice #
2/8/2016	273906

Bill To
Thrive Property management attn: Melani Shulte 9811 W Charleston Blvd #2-351 Las Vegas, NV 89117

		P.O. No.	Terms
			Net 30
Quantity	Description	Rate	Amount
1	Service Call	43.00	43.00
1	open lock	10.00	10.00
2	rekey lock	10.00	20.00
4	Key Duplication	0.25	1.00T
	1392 echo falls		
	NV sales tax	8.15%	0.08
		Total	\$74.08
Phone #		E-mail	Fax #
702-598-1630		abclockar@gmail.com	702-454-7978

Bills Payments Recurring Online Payables

[Back to bills](#)

Bill Details

[Edit](#)

PAID

Payee	ABC LOCKSMITH	Bill Date	02/08/2016
Reference	273906	Due Date	02/08/2016
Purchase Order #	--	Total Amount	\$74.08
Remarks	REKEY FROM BANK TAKE OVER ATTEMPT	Cash Account	1150: OPERATING CASH
Memo For Check	--		

Property	Unit	Account	Description	Amount	Status	Pay Date
ECHOF - 177-26-211-146 - 1392 ECHO FALLS AVE LAS VEGAS, NV 89183-6377		5308: LOCKSMITH	INV#273906	\$74.08	Paid Check 5565	05/04/2016

Audit Log

Created By [Angela Leavitt](#) on 04/21/2016 08:44 PM
Last Saved By [Angela Leavitt](#) on 04/21/2016 08:44 PM

There is no activity to display.

Notes

CLARK COUNTY PROPERTY

Parcel #	177-26-211-146	Address	1392 ECHO FALLS AVE	
		PropCity	LAS VEGAS	Zip Cd 89183
TN-RG-SE	22- 61.0- 26	Tax Dist	ENTRPRS-ARTSN-FR-911	ReAssd 2017
Tot Value	\$61,966	Land Use	1100000001/SFR	Update 02/02/16
GEO Id	S2 NW4 22-61.0-26	Census Tract	28.46	Status

ASSESSOR DESCRIPTION

File-Page	PB 0086-0043	Subdivision	/ SPENCER PYLE		
Assr Lot	146	Block	2	Phase	Bldg
Assr Apt		Parcel		Area	Unit
Assr Desc	SPENCER PYLE PLAT BOOK 86 PAGE 43				
	LOT 146 BLOCK 2				

OWNER & DOC INFORMATION

Owner Name	SCHULTE MELANI	ETAL	N	DOC DATE	08/21/13	DOC NUMBER	2013082102190	DV	MUL
2nd Owner				08/15/07		2007081504325			
Address (D)	9811/ W/ CHARLESTON/ BL/ 2-351								
City	LAS VEGAS	State	NV	Zip Code	89117				
Prev Owner	1392 ECHO FALLS L L C								
Own Phone					Tenant Phone				

LAND & BUILDING INFORMATION

Land Value	\$16450	Irregular		Adq Parking		Nuisance
FrontxDpth		Undrg Util		Rec Area		
Acres	0.11	Str Paved		Sidewalks		Str Lights
Lot SqFt	4792	View		Metro Map	85- C3	Curb Guttr
Topography		Act Yr Blt	2000			
Schools		Eff Yr Blt	2000			Landscapng
Shopping		Cost Class	FAIR-AVG			Area
Impr Value	\$45,516			Carpet	80 %	Tot Rooms
Type Style	2 STORY			Ceramic TI		Bedrooms
Architectr				Vinyl Tile	20 %	Bathrooms
Ext Wall	FRM STUCCO	Units		Hardwood		Family Rms
Roof Matrl	CONC TILE	Home Auto		Centrl Vac	N	Formal Din
Flooring	CONC	Security	N	BI Refrig	N	Fireplaces
Heat Systm	FORCE AIR	Intercom	N	BI Micro	N	Garbg Disp
Air Cond	CENT COOL	Range Fan		Trash Cmpt	N	Dishwasher
Centrl Air		Range Oven				N

PROPERTY SUB-AREAS SQ-FT

LivingArea	1635	First Flr	935	Porch 1		Garage	420
Building 1	1635	Second Flr	700	Porch 2		Carport	
Total Bldg	2055	Abv Second		Porch 3		Storage	
Apprx Addl Liv Area		Apprx Total Liv Area	1635				
Pool (N)		Basement F		Paving 1	1/450	Deck	
Fence		Basement U		Paving 2			

EXTRA FEATURE INFORMATION

Pool Heatr		Tennis Cts		Prch/Patio		SprinklR	AVG
Jacuz/SepJ		Tns Lights		Prch Cover		SprinklR	
Deck		Tns Fence		Prch Deck		Other	
Fence		Oth					

SALES & LOAN INFORMATION

PRICE	DATE	TYPE	PCT OWN	DT		
MLS Sale						
County 1	\$272,000	10/01/04	R/RECORDED VALUE			
County 2	\$237,200	08/15/07	T/TRUSTEES DEED			
County 3	\$237,200	08/15/07	T/TRUSTEES DEED			
LOAN AMOUNT	LENDER	TYPE	INT	TITLE		
TOTAL TAX	TOTAL ASSD	IMPRV	LAND	PERS PROP	YEAR	EXEMPTION
Curr	\$1408.89	\$61,966	\$45,516	\$16,450	2016	
Prev	\$1408.89	\$61,966	\$45,516	\$16,450	2016	\$ 0
T Rate	2.9328	Tot SA Bal		PP Codes		
Delinq		Transfer/R		Deeded/R		

INFORMATION DEEMED RELIABLE BUT NOT GUARANTEED

02/08/16

5:29 PM

GLVAR		RESIDENTIAL RENTAL				02/08/16 5:29 PM		
ML#	1510561	Offc	PPRE	PubID	002708	Status	L	
Address	1392/ECHO FALLS AV			Unit	0	Bldg	0	
County	CLARK	City/Town	Las Vegas	State	NV	Zip	89123	
Township	22	Range	61	Section	26	Parcel#	177-26-211-146	
Community	SILVERADO	Subdiv	SPENCER PYLE	RES ML#		Tower Name		
Assoc/CommFeatDesc	CCRS			Gated	N	YrBuilt	2000	
Elem K-2	CART	Elem 3-5	CART	YrRound	N	Pets Y/N	Y	
				Junior	SILV	HighSch	LIBR	
						Additional Pet Rent	Y	
						MetroMap	85-C3	
GENERAL INFORMATION								
Style	SINGLE	BldgDesc	2STORY	CondoConv	N	Studio	N	
Roof	TILE	Typ	DETACHD	UnitDesc	2LEVEL	PropDesc		
Garag	2 /ATTACHD /AUTODR /ENTRYHS /FINISHD			Conv	N	Carport	0	
AppxLivArea	1,635	AppxAddLivArea		LotSqFt	4,792	#Acres	0.11	
AppxTotLivArea	1,635	PvSpa	N	PvPool	N			
D: ST ROSE PKWY & SPENCER, NORTH ON SPENCER, LEFT ON PYLE, RT ON ARROYO ECHO, LT ON BALSAM MIST, RT ON CHEYENNE DAWN, RT ON ECHO FALLS TO 1392								
R: A BEAUTY IN THE HEART OF SILVERADO RANCH!! DESIGNER LIGHT FIXTURES.. 2" FAUX WOOD BLINDS.. BRAND NEW UPGRADED BERBER CARPET.. 2 TONE PAINT.. UPGRADED CERAMIC TILE FLOORS.. CEILING FANS.. WHITE ON WHITE APPLIANCES.. SHOWS LIKE A MODEL.. VAULTED CEILINGS.. IMMACULATE HOME W/ HUGE SUNKEN LIVING ROOM..								
Ag-Ag	VACANT SHOW ANYTIME! ALL INITIAL FUNDS MUST BE CERTIFIED. YOU SHOW, WE DO THE REST. THE \$100 "OTHER" FEE IS A PROCESSING FEE & IS REFUNDABLE ONLY IF APPLICANT IS DECLINED. IT IS NOT APPLIED TOWARDS THE SECURITY DEPOSIT OR RENT. ALL ROOM DIMENSIONS ARE APPROX. PLEASE CONTACT OWNER/AGENT MELANI AT 702-275-9904 FOR APPLICATIONS, INSTRUCTIONS & QUESTIONS. TENANT PAYS FIXED UTILITIES OF \$40.00/MO FOR SEWER & TRASH. PLEASE SEND DUTIES OWED WITH CLIENT. THANK YOU FOR SHOWING!							
Rem:								
FINANCIAL/DEPOSIT/REFUND INFORMATION:								
Deposit	OTHER, PETDEP, SECURITY			Lease	1 YEAR/1YEAR+		Date Avail	02/01/15
TenPays	CABLE/DISPOSL/GAS/KEYDEPO/LANDSCP/POWER/SEWER/WATER			AppFee	Y/PADULT			
AdmnDep	/ \$50	Refundble	N	Security	\$1,395/Y	Key	\$100/Y	
Restrict+	NOSMOKG/CONPETS			Pet	\$400/Y	PerPet	Y	
HOA	Y /SILVERADO RANCH			Landl/OwnPays	ASSNFEE			
AssocName		HOAPhone	702-737-8580	RentRange		FIRPTA?	N	
		AssocPhone		Sect8Cons	N	LsOpt	Cons	
				AVM	N	Commentary	N	
VOW/LISTING OFFICE INFORMATION:								
R/Agent	Melani Schulte			LA Ph	702-275-9904	AgtFax#	702-254-5810	
Off	Platinum Properties, 10161 Park Run Dr Suite 150, Las Vegas 89145			OffcPh	702-953-5797	Forecl	N	
ReferralCommDesc	FLTFE	Amt	\$350	Comm%		MinComm		
E-Mail	melani.schulte@gmail.com			VirtualTour	Y	TStatusDt		
Contact	MELANI/V			ContactPh	702-275-9904	OwnrLic	Y	
Showing	KEYANY			BrokNam	Bill Waller	REALTOR	Y	
ContingencyDesc		Lockbx/Loc	E/FRONT DOOR	Power	ON	WD		
PermittedPropMgr	Y	OwnerManaged		Litigation		CombL/B		
				Occup	VAC	GateCode		
						ActiveDOM		
ADDITIONAL INFORMATION:								
Liv Rm	15X14/CATVLT/REAR/SUNKEN/ENTFOY			2nd Bd	12X10 /UPSTR			
Fam Rm	/NONE			3rd Bd	11X10 /UPSTR			
Grt Rm	N			4th Bd				
Din Rm	8X10 /KITDIN			5th Bd				
Kitch	BRKBAR/NOOK/RECESS/TILE			Bed Down	N	Bath Down	Y, 1/2	
MBR	14X13/WICLOS			Den Dim		Loft Dim		
MB Bath	DBLSNK /TUBSHW			Furnished	N	Furn Desc	NOFURN	
Firepl	0			Exter	PATIO			
Landscp	DESERT/MATURE/SHRUBS/ROCK			Construction	FRMSTUC			
Fence	BF/BLOCK			HouseFaces	S Views			
Refrg	Y	Dispos	Y	DryerUtil	G	Location	ROOM	
OthAppl	MICROWV			OvenDesc	STOVEG			
Interior	BLINDS/POTSHLV							
Accessibility Features								
Water Heater Desc								
Heating Sys	CENTRAL			Heat Fuel	GAS			
Cooling Sys	CENTRAL			Cool Fuel	ELEC			
Presented By:	Office Name: Platinum Properties			SolarElec	Cable/SatelliteAvail			
				Util Inf				
				Agent:	Melani Schulte			
+PET RESTRICTIONS DO NOT APPLY TO SERVICE ANIMALS								
GLVAR DEEMS INFORMATION RELIABLE BUT NOT GUARANTEED--IT IS A VIOLATION TO PROVIDE DETAIL PRINTOUTS TO A CLIENT								

WARNING

This property has been winterized. **DO NOT** turn on water; connect electricity to the water heater or use sinks and/or toilets. Hot water tank(s) need to be refilled before energizing.

Date: 2/8/16

Freeze Damage Found: () Yes (X) No

Please contact Mortgage Contracting Services, LLC if you need to report a problem. Please make sure that you have the correct address and zip code for this property when contacting us at (813) 387-1100, 866-563-1100, or for hearing impaired dial 7-1-1.

Contractor does NOT have sale/rental information.

Service performed: PAPS

Meter disconnected: () Yes (X) No Lines blown: (X) Yes () No

Kitchen trap replaced: () Yes (X) No Tank drained: (X) Yes () No

Vendor #: _____

Work Order #: M M 944 2961

WARNING

This property has been winterized. **DO NOT** turn on water; connect electricity to the water heater or use sinks and/or toilets. Hot water tank(s) need to be refilled before energizing.

Date: 2/8/16

Freeze Damage Found: () Yes (X) No

Please contact Mortgage Contracting Services, LLC if you need to report a problem. Please make sure that you have the correct address and zip code for this property when contacting us at (813) 387-1100, 866-563-1100, or for hearing impaired dial 7-1-1.

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Service performed: PAPS

Meter disconnected: () Yes (X) No Lines blown: (X) Yes () No

Kitchen trap replaced: () Yes (X) No Tank drained: (X) Yes () No

Vendor #: _____

Work Order #: M M 944 2961



In Case of Emergency, Vandalism
or City Ordinance Violations
Please contact:

Mortgage Contracting Services

813-387-1100

866-563-1100

Please contact us if you need to report a problem. If
you leave a message please describe the problem
and include the full property address.

MCS is unable to provide any information regarding
the sale or rental of this property.

Work Order #

M 9442961

All Clients except 106, 140, 144, 148,
472, 569, 591, 685, 708, 936

Revised 03/19/2014

Form P-101

Post notice on all securing work orders. Place in front window (if front window is not available post on front door).

**For Client 511, post on all properties determined vacant. Post on all Initial REO Services and Eviction work orders. For Continuing REO Services check for the notice and post as needed.



In Case of Emergency, Vandalism
or City Ordinance Violations
Please contact:

Mortgage Contracting Services

813-387-1100

866-563-1100

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MCS is unable to provide any information regarding
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Work Order #

M 9442961

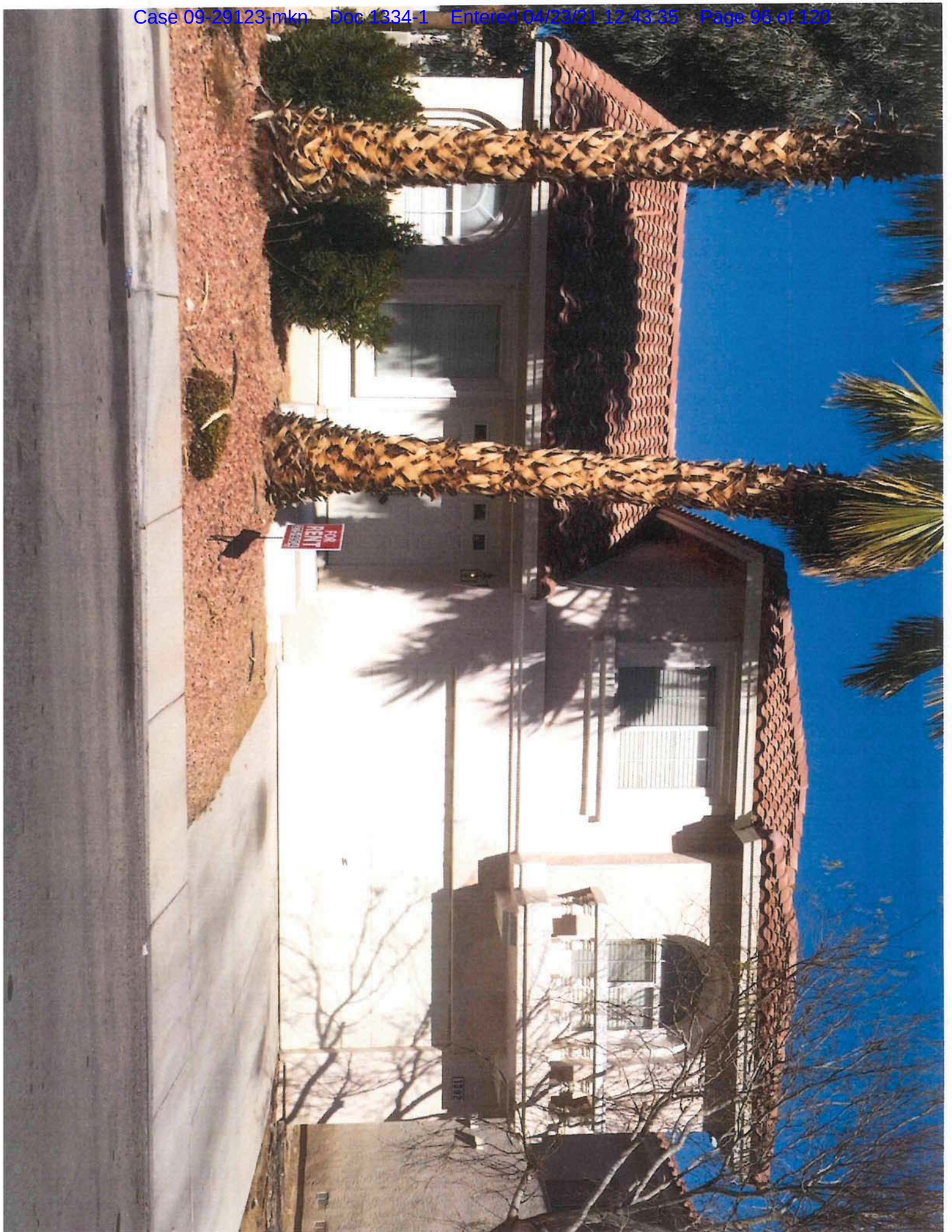
All Clients except 106, 140, 144, 148,
472, 569, 591, 685, 708, 936

Revised 03/19/2014

Form P-101

Post notice on all securing work orders. Place in front window (if front window is not available post on front door).

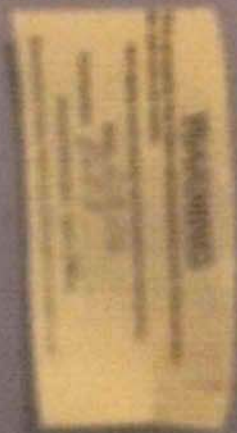
**For Client 511, post on all properties determined vacant. Post on all Initial REO Services and Eviction work orders. For Continuing REO Services check for the notice and post as needed.



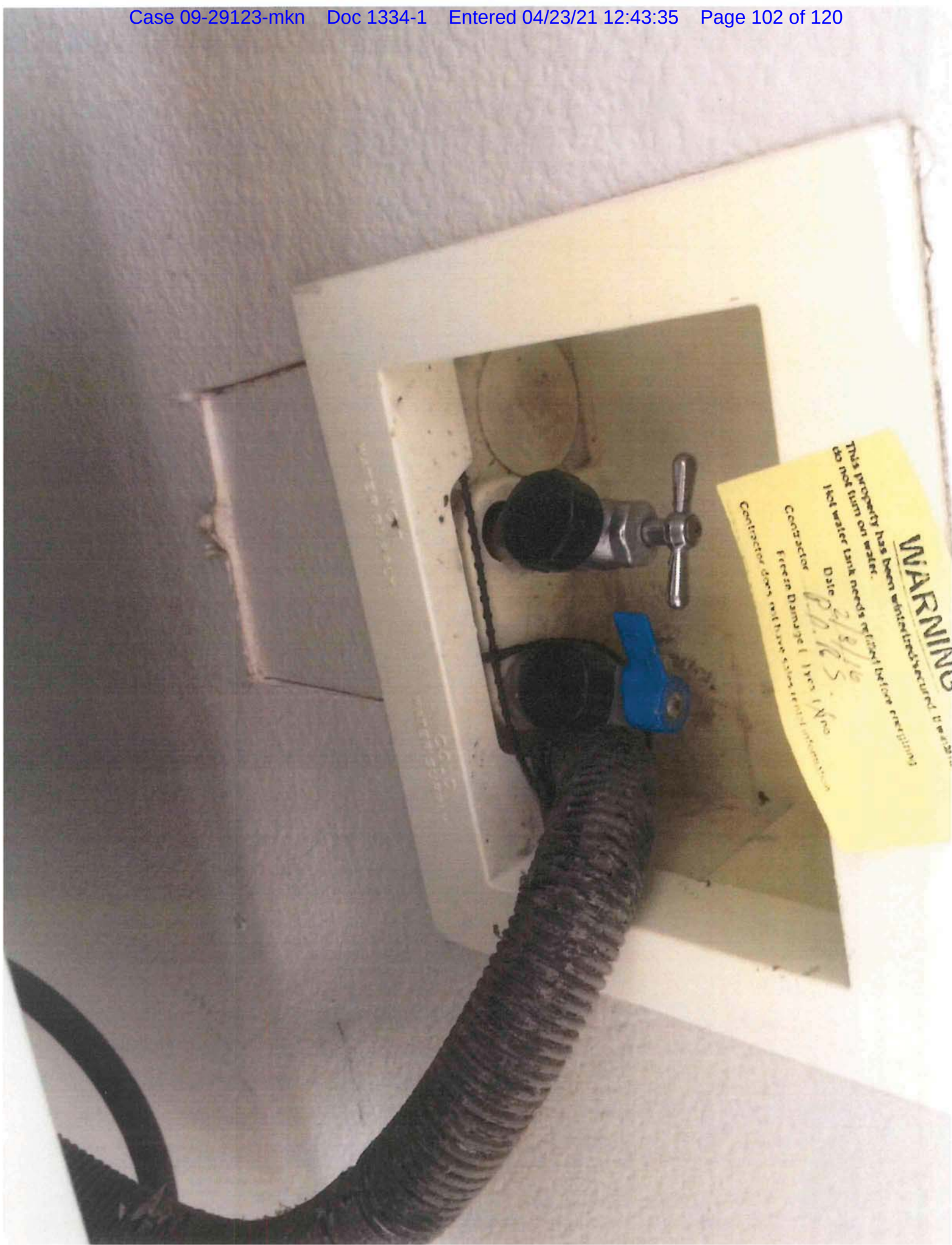




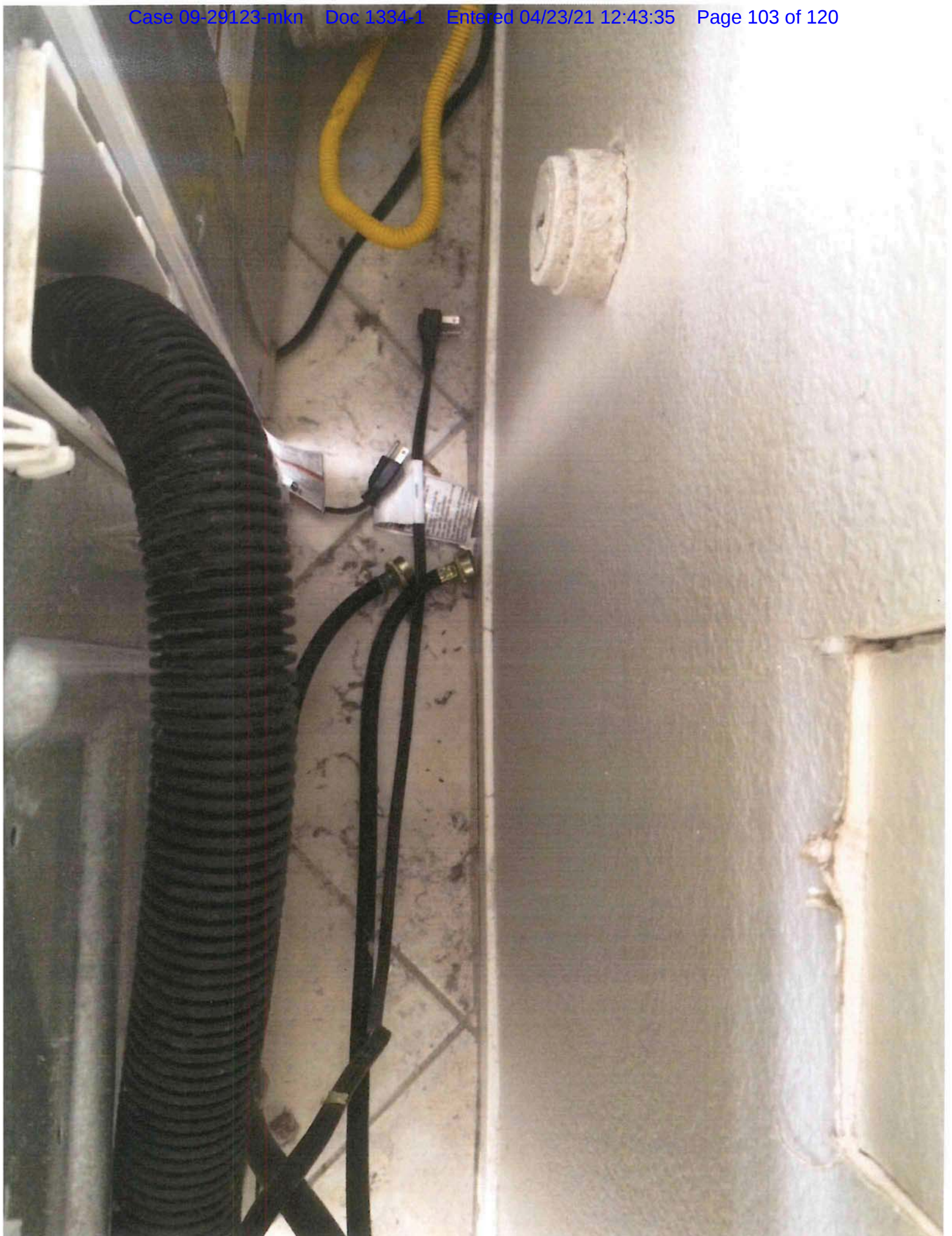








WARNING
This property has been water damaged. It will not return to its original condition. Do not use water until notified by the contractor.
Date 2/2/15
Contractor
Freeze Damage (Year) No
Contractor does not have a license to perform this work.



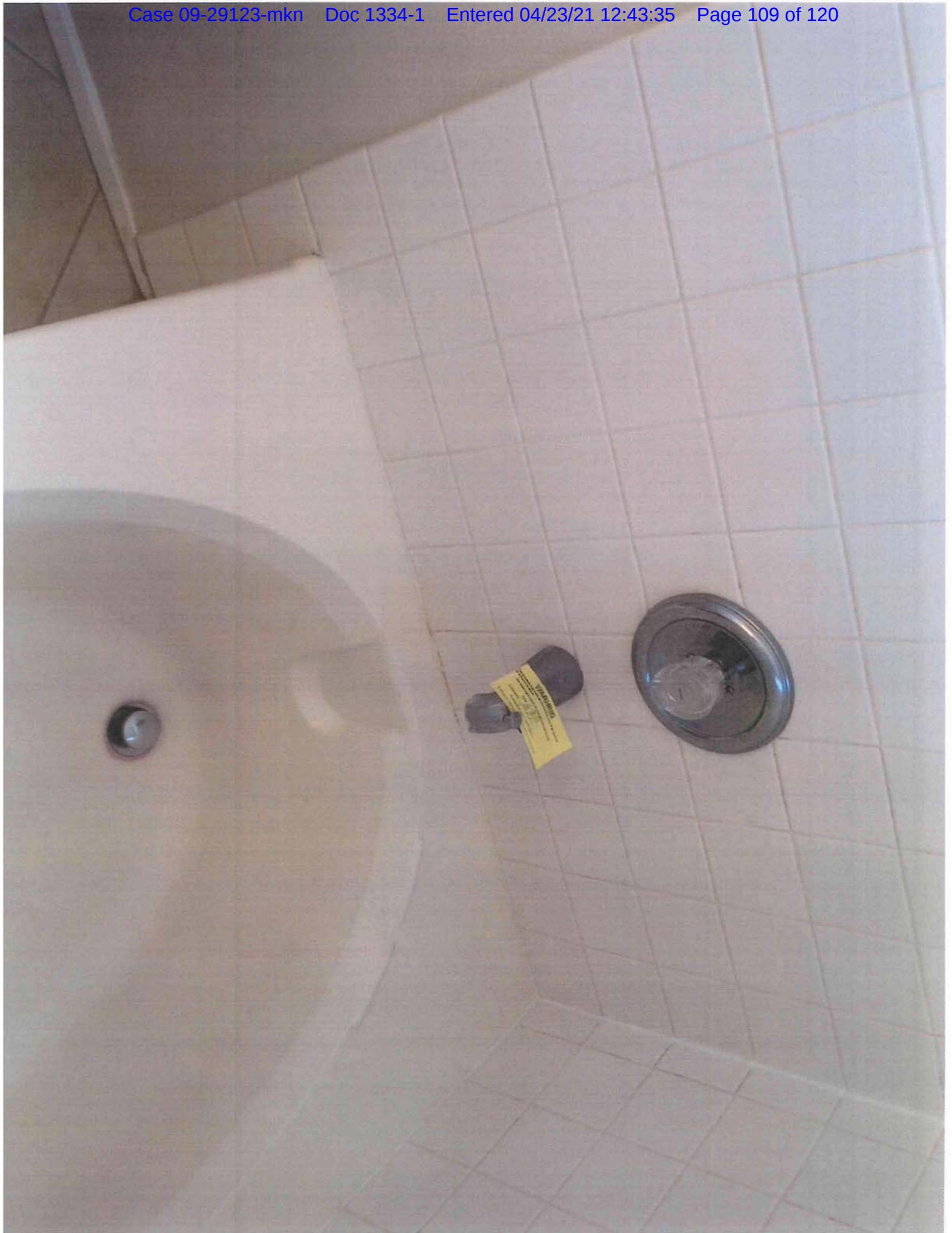




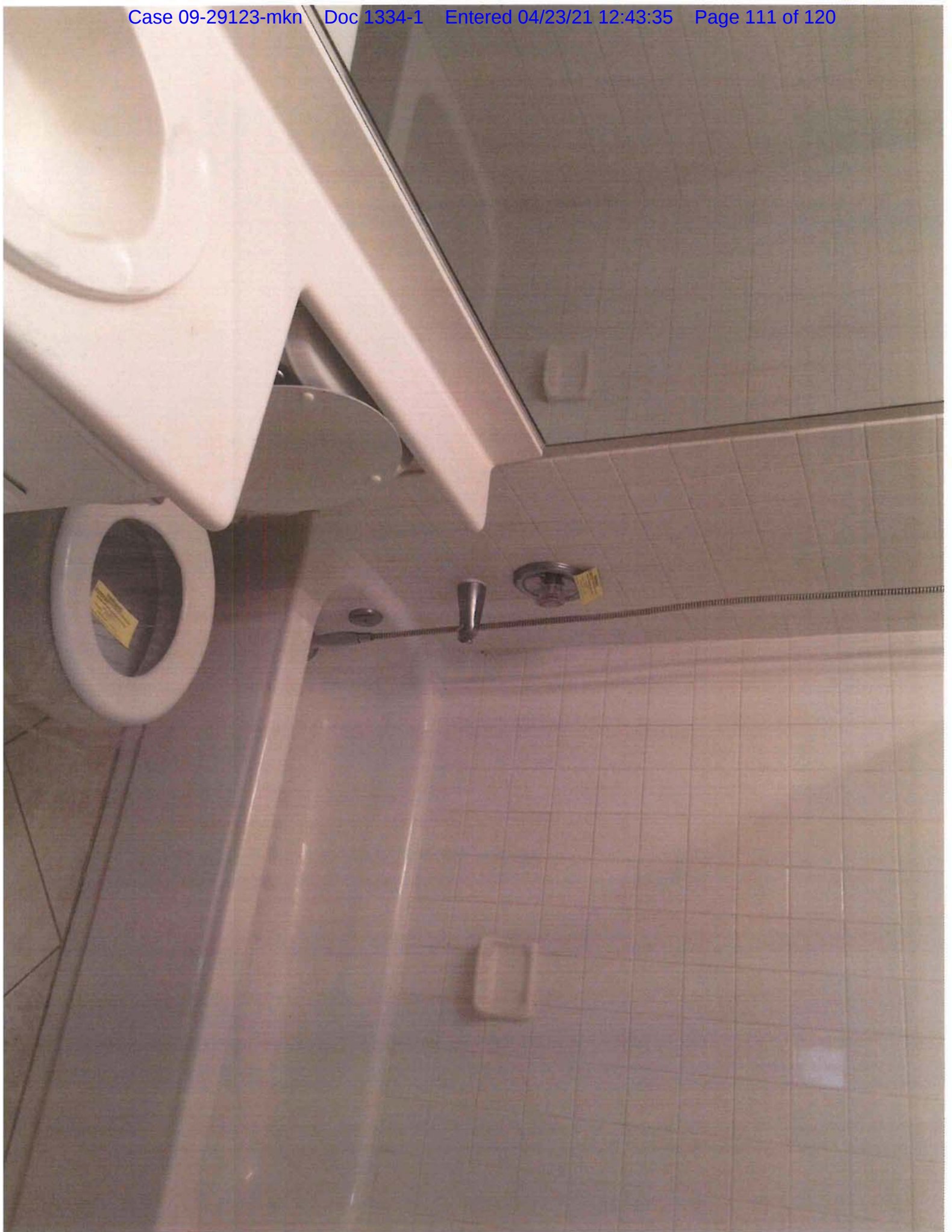


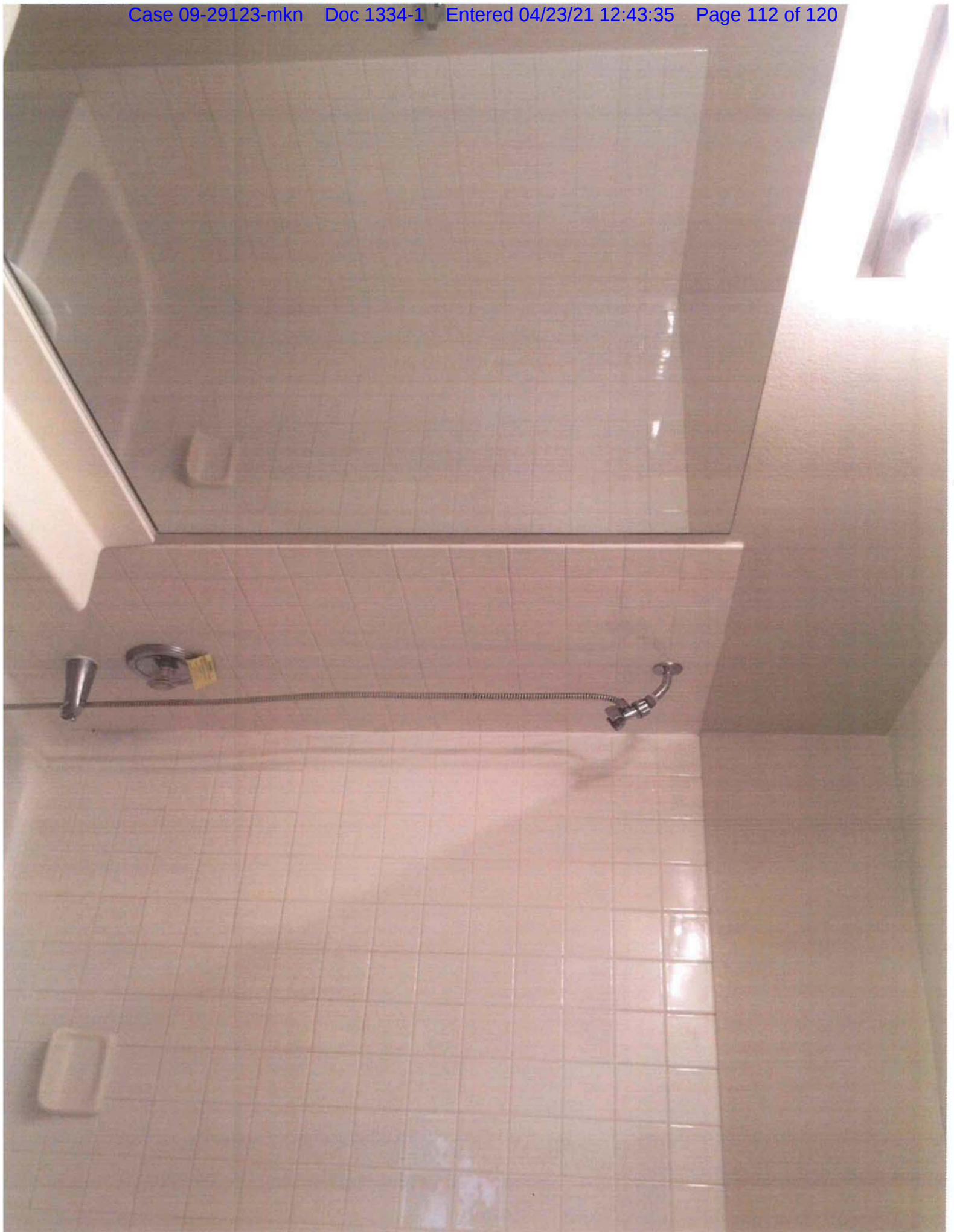






















In Case of Emergency, Vandalism
or City Ordinance Violations

Please contact:

Mortgage Contracting Services

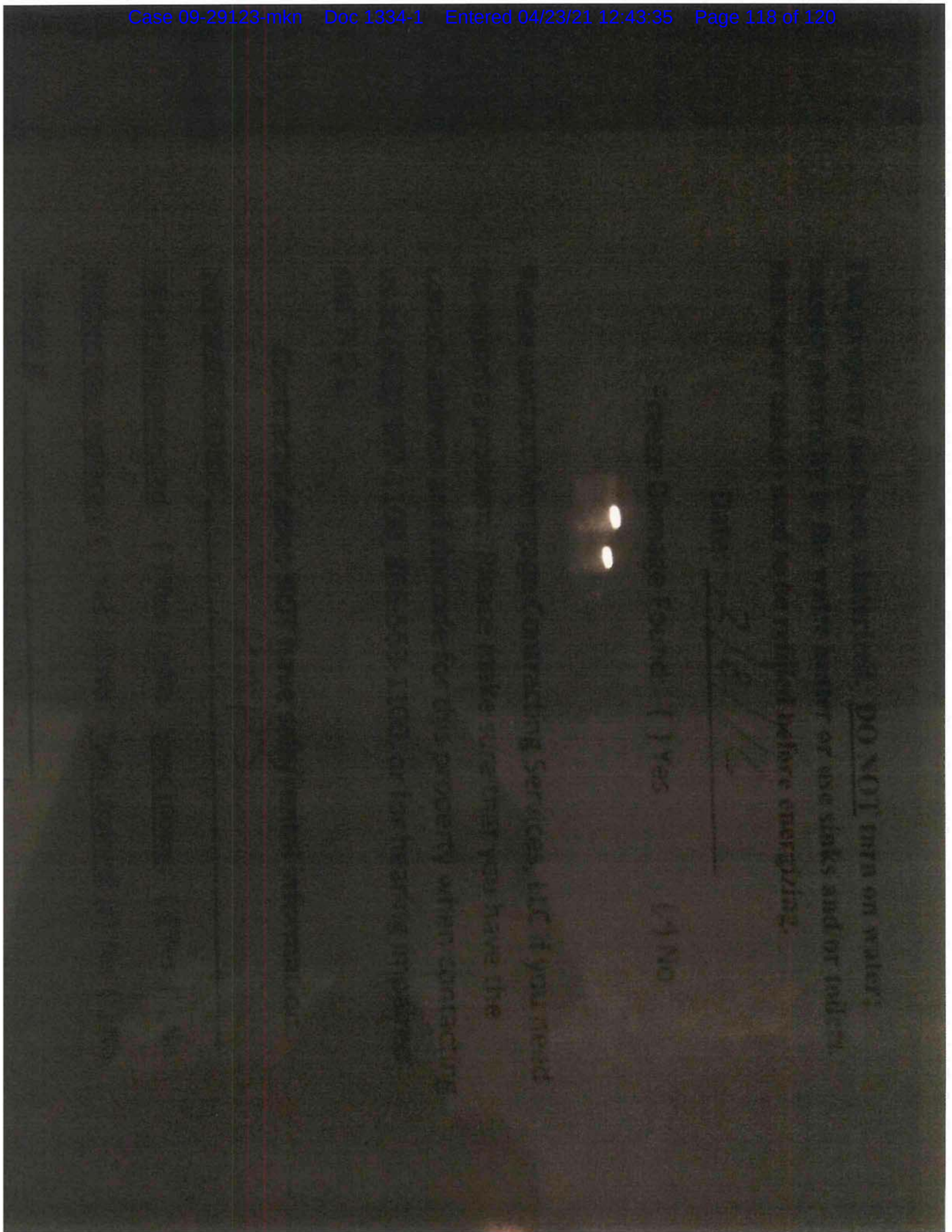
813-387-1100
866-563-1100

Please contact us if you need to report a problem. If
you leave a message please describe the problem
and include the full property address.

MCS is unable to provide any information regarding
the sale or rental of this property.

Work Order #

119442921





In Case of Emergency, Vandalism
or City Ordinance Violations
Please contact:

Mortgage Contracting Services

813-387-1100

866-563-1100

Please contact us if you need to report a problem. If
you leave a message please describe the problem
and include the full property address.

MCS is unable to provide any information regarding
the sale or rental of this property.

Work Order #

M 9442961

All Clients except 204, 140, 141, 142,
472, 563, 551, 585, 708, 536

Revised 03/19/2014

Form F-101

Post notice on all securing work orders. Place in front window if front window is not available, post on
front door.

**For Client 511, post on all properties determined vacant. Post on all (not all) MCS Services and if we have
work orders. For Continuing REO Services check for the notice and post as needed.

WARNING

This property has been winterized/secured. If winterized
do not turn on water.

Hot water tank needs refilled before emergency

Date

2/23/16

Contractor

PAIS

Freeze Damage () Yes (X) No

Contractor does not have sales/rental information